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Relocating Malays:
Housing Biographies, the State and Multiracial Nation-building in Singapore

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Abstract

Singapore prides itself in being a model and world-class multiracial nation in which over 80% of its residents live in good public housing. Through a very particular system of 'ownership,' 90% of public housing residents own their flat (Housing Development Board 2020). The state's unusual degree of control over urban space across the five decades since its founding has determined the social location of housing. Singapore first began as a developmental state, later becoming a property state where public housing residents were regarded as clients of the state, and where, given the current extent of public housing, (re)housing has increasingly acted as an important socio-spatial praxis of state-led capitalism (Shatkin 2014). Singapore's housing achievement is viewed more impressive because there is no stigma attached to public housing. Yet a sustained housing hierarchy remains, and crucially overlaps with Singapore's socio-ethnic stratification. There has therefore been a core tension at the heart of the state's multiracial nation-building: whilst the government recognises and makes a virtue of the multiraciality of the nation-state, majoritarian priorities have nevertheless characterised Singapore's evolving nation-building project for more than half a century. One consequence has been the continued marginalisation of its socio-economically more disadvantaged Malay community.

This study thus asks: can we understand the state's housing policies over the past 50 years as instruments of both multiracial nation-building and state-led capitalist development – and with what consequences for those most socio-economically disadvantaged, the Malays? In exploring housing policies directly through the experiences of Malay residents, I chart the spectrum of experiences of those who lived the sharp end of Singapore's nation-building housing policies. I do this methodologically through the innovative use of 'housing biographies.' As I deploy it here, this is a form of narrated history of a person's housing life with the aim of seeing how structural realities, at the site of constrained agency, are embodied in individual housing lives. Additionally, I contextualise these housing biographies with a variety of historical data sources: newspapers, census data, policy documents, land lot history, maps and photographs. On the basis of in-depth housing biographies exploring the history of five Malays aged 50 to 81, I tell the story not only of their housing lives, but

through them that of Singapore's state-driven capitalist nation-building from its founding in 1965 to the present. Following an empirical contextualisation chapter, the thesis comprises three substantive chapters.

Chapter 4, *Lives in Housing*, explores Malays' understanding of redevelopment and their own relocation. It shows that Malays are displaced socioeconomically and emotionally through social, political and legal impositions. Chapter 5, *Developing the Multiracial State*, considers the early relocation policies on the Southern Islands beginning in 1959, which turned the Malays into a political minority and cultural diaspora in the Malay-majority region. In transforming the Southern Islands into a leading oil refinery centre, the fragmentation of the predominantly Malay population in the area spatially consolidated the multiracial nation-state. Finally, Chapter 6, *Revitalising the World-class Nation*, looks at the present relocation policy known as Selective En Bloc Redevelopment (SERS) and at its operations in Tanglin Halt. I show how this new step in ongoing 'universalist' relocation policy, this time associated with clearer state fostering of property-mindedness (Haila 2017), has impacted and has been experienced by the Malays. Here, I find that the culture of property-mindedness as it exists within the larger discourse of housing as an infrastructure for social mobility, functions to support relocation.

The main substantive finding is that although each period correlated with a different subjectivating logic – seen in how relocation policies were experienced and justified over time – majoritarian nation-building remained the overriding logic guiding housing policies. I have retrieved neglected voices that attest to the mismatch between the equalising discourse of housing policies and the inequalities suggested by their relocation experiences. The equality mandate espoused by the state's housing policies misrecognises the very diversity that is acknowledged by the People's Action Party (PAP) government. And in doing so, it reproduces social hierarchies and inequalities. Yet, there is a relative silence around inequalities especially in housing because the majoritarian nation-building project is shrouded in a powerful ethos of social mobility. On this basis, I argue that Singapore's commitments to multiracialism and social mobility act as cloaking devices because they allow the misrecognition of underlying differences, hierarchies and inequalities. Universalist housing policies misrecognise

racial inequalities and therefore perpetuate a form of majoritarian nation-building. Multiracial-meritocratic housing policies, which are synonymous for social mobility in Singapore, paradoxically continue to (re)produce class and cultural stratifications.

Lay Summary

This study asks: can we understand Singapore's housing policies over the past 55 years, which have been touted internationally, through the biographies of its minority Malay residents? What can their housing stories tell us about Singapore as a multiracial modern city that takes pride in being a housing nation. Singapore's system of public housing is seen as a model of good public housing for all. This widely shared belief in Singapore's housing exceptionalism is also held by residents in Singapore – including the Malay community, which is located at the lowest rungs of the multiracial nation's socioeconomic ladder. Indeed, one of the causes of Malay socioeconomic disparity has been linked to their resettlement into public housing under various policies and schemes of homeownership. Through careful listening of five Malays and their 'housing biographies' as they undergo resettlement and relocation over the course of 55 years, this study explores how Singapore's house-moving culture – based on homeownership and what is referred to as "property-mindedness" – becomes subtext for the multiracial meritocracy that has shaped everyday life and what 'home' means since the state's founding in 1965. These five Malay biographies are seen not only as individual stories, but they also allow me to trace the story of housing the multiracial nation in Singapore over five decades. Although their housing movements cause discomfort and, at times, a sense of dislocation, some actually look forward to being state relocated. I develop three concepts: the housing nation, the notion of racialised property-mindedness and the construction of the indigenous migrant-citizen. On this basis, this thesis argues that housing policies that represent social mobility in Singapore are in themselves sources of racialised inequality. As such, the thesis offers stories that go beyond the singular story of housing success. It hopes to offer a more nuanced and complex historical narrative of how Singapore became a nation-state with enviable and exceedingly high

homeownership rates, whilst paying careful attention to the costs that this success extracted from its Malay community.

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List of Key Acronyms and Abbreviations

BH	*Berita Harian*
BM	*Berita Minggu*
BTO	Build-To-Order
CPF	The Central Provident Fund Board
EA	Executive apartment
EIP	Ethnic Integration Policy
ERS	Estate Renewal Strategy
HDB	Housing and Development Board
IRH	Interim Rental Housing
JTC	Jurong Town Corporation
MOP	Minimum occupancy period
MP	Member of Parliament
NAS	National Archives of Singapore
PAP	People's Action Party
SBF	Sale of Balance Flats
SERS	Selective En bloc Redevelopment Scheme
SLA	Singapore Land Authority
SOE	State-owned enterprises
ST	The Straits Times
TOL	Temporary Occupation License
UMNO	United Malays National Organisation
URA	Urban Redevelopment Authority

Chapter 1 | Home but not ours

> The name is home but not our home. Home, but not ours. It is not true ownership. If we were living on the islands, we could call it our home, our place, our birthplace, that it belongs to us. Previously, I could say I'm proud to be born on Bukom Kechil, my home, my great grandfather's land. But [my home] now, what can I say about it – where it is located and how big? I cannot be proud about this. If previously, I feel proud staying on the island, where the land belongs to my great grandfather.

This was 64-year-old Hans' way of expressing how home in Singapore had changed for him. He was clear as to how he defined home. Later, he would profess a desire to *balik pulau* or return to the islands, but we both knew it was impossible. His first island home, Bukom Kechil, from which he was resettled had been converted into an oil hub, while his second island home, Semakau, from which he was also resettled was now a landfill. Both times, he was moved as part of Singapore's wider development in becoming a housing nation. Because his first island home Bukom Kechil was considered appropriate for oil development and thereby unsafe for living, he was resettled to Semakau which five years later was earmarked for development as well and he was eventually resettled into public housing on the mainland.

Like Hans, the majority of slum-dwellers in Singapore were resettled into public housing over a period of 25 years, between 1960 and 1985. In 1960, 9.1% of the populace lived in public housing and by 1976, half of Singapore's resident population was housed in Housing Development Board (HDB) flats (Fernandez 2011: 242). Then, 25 years after that, by 1985, three quarters of the population in Singapore were resettled in HDB flats (Loh 2013: 384). In Singapore, HDB functions as the state organization responsible for the management of public and other housing. I use the term 'resettlement' rather than 'relocation' because resettlement describes both a change in location and in dwelling type. In other words, it is a double kind of rehousing. From the government's point of view, the success of their resettlement efforts was tied to HDB's philosophy, wherein they believed that resettlement would be strongly opposed unless each settlement case is given alternative accommodation (Teh 1969). HDB further allowed residents to own their homes as early as 1964 by selling its flats under a homeownership program. The

response was overwhelming as seen by the rate of homeownership that doubled in a decade, from 29% in 1970 to 59% in 1980 (Phang and Helble 2016). This model of housing development and governance has arguably been one of the most important elements of the nation's wider branding (Tan 2018: 49–56). And more specifically, Singapore's urban and public housing policies are perhaps the most impressive aspect of its development model. Thus, the state prides itself in having a resident population that *own* their homes.

Yet, Hans' testimony suggests the imaginary of home in Singapore's housing nation is one experienced as change, loss and impermanence. The housing nation's achievement has come at a price, and this is the story that this dissertation seeks to retrieve. I refer to Singapore as 'the housing nation' since it managed to house the entire nation within one generation. It is also inspired by one of the earliest books published by the Housing Development Board documenting its early years, *Housing a nation: 25 years of public housing in Singapore* (1985). Despite its emphasis on housing and homeownership, however, the housing nation is ultimately about continual rehousing. From the beginning, then, it has been effectively an urban regeneration project. And it has been one that has encompassed and mobilized the whole nation. Indeed, we might see something of the pervasiveness of this in a recent high-profile dispute involving the home of Lee Kuan Yew, Singapore's first prime minister and founder of the housing nation. Lee Kuan Yew's grandson, Li Shengwu, offered a eulogy for his grandfather in which he noted the permanence and stability of the *grandfather*'s home:

> In a city of continual renewal, my grandparents' house never changed. Always the same white walls, the same wooden furniture, the same high windows letting in sunlight. The food stayed the same too; Singapore cooking of a kind that would not be out of place at a good stall in a hawker[1] center[2].

[1] Open-air hawker centres are intrinsic to Singaporean culture, being nodes for community bonding. Located all over Singapore, they consist of stalls selling a huge range of affordable food to people of different backgrounds. "Hawker management," National Environment Agency, accessed March 23, 2020, https://www.nea.gov.sg/our-services/hawker-management/overview.

[2] Li Shengwu, "Grandpa was our man of tomorrow: Li Shengwu," *The Straits Times,* March 30, 2015, https://www.straitstimes.com/singapore/grandpa-was-our-man-of-tomorrow-li-shengwu.

Yet, three years later, this sense of the stable family home deeply contrasted with a much-discussed legal dispute that emerged among Lee Kuan Yew's children over the fate of this family home. Lee Hsien Yang and Lee Wee Ling, the second and third children of Lee Kuan Yew, alleged that their eldest brother – now Singapore's current prime minister, Lee Hsien Loong – had wanted the family home preserved. But Lee Kuan Yew had wanted the house to be demolished after his death, or at least closed as a residence for his family and their descendants. Lee Hsien Loong was accused by his younger siblings of 'manipulat[ing] their father's name and memory' for political gain (Barr 2019: 144) . This was because the family home had much heritage value; it was the meeting place for People's Action Party (PAP) founding members in the early years when the party was being established,[3] and indeed the PAP had won every election since 1959. We see even through the dispute of Singapore's first family, then, how far and how deep the state's control over discourse around home and housing can reach. As Tan (2018: 53) aptly puts it, 'at the heart of the Singapore model is a city that is strictly regulated and controlled'. This means that no space or home is exempted from the state's control, not even the home of Singapore's 'founding father'.

This family dispute highlights another key aspect of Singapore's nation-branding, which is that of preserving the Singapore Story (Tan 2018: 48). The story has been described as 'the standard shorthand for the official history of Singapore as projected by the ruling elite's top down nation-building project' (Barr and Skrbiš 2008: 18). The Singapore Story can be summarised in five moments: the 1819 establishment of a British trading post by Lieutenant-Governor of Bencoolen, Stamford Raffles; the Japanese occupation of Singapore between 1942 and 1945; the beginning of self-governance by the PAP in 1959; the merger with Malaysia in 1963 and its subsequent Separation from Federation of Malaysia in 1965; and, finally, PAP's present leadership of Singapore from the developing world to developed (ibid.: 21–3). Whilst shaped by popular histories of Singapore (Turnbull 1989; Chew et al. 1991), Lee Kuan Yew

[3] Kelly Ng, "Lee Kuan Yew's Oxley Road home has 'architectural, heritage and historical significance'," *Today,* April 2, 2018, https://www.todayonline.com/singapore/lee-kuan-yews-oxley-road-home-has-architectural-heritage-and-historical-significance.

remains its chief protagonist, and in fact, his autobiography is *The Singapore Story: Memoirs of Lee Kuan Yew* (1998). This characterises the relationship between Lee Kuan Yew's biography and the national narrative as 'simultaneously one of synecdoche and metonym' (Hong and Huang 2008: 31). Preserving his family or ancestral home is thus made all the more compelling because Lee Kuan Yew had authored 'the Singapore Story'. What would otherwise be a typical domestic conflict over the family home among the Lees is one that becomes embroiled and entangled in Singapore's unique form of urban and heritage redevelopment – that is, it is in constant service of propagating the Singapore Story. In short, the Lee family conflict not only highlights the way in which Singapore's nation-branding or 'brand Singapore' is inextricably linked to the 'Lee brand' (see Purdey and Barr 2016), but also the way in which it defines all Singaporeans and their housing lives.

Yet invisibilities and racialised silences in this entwined historical narrative and its valorisations persist. The year of Lee Kuan Yew's death coincided with Singapore's 50th anniversary celebrations since its 1965 independence. The 'state sponsorship of widespread national nostalgia' (Tan 2018: 48) through different heritage projects and events was branded as SG50 (Singapore 50) in 2015 and later, as the 'Singapore Bicentennial' in 2019. The latter was to commemorate the 200th anniversary of Raffles landing in Singapore. Yet, both did not extend the Singapore Story beyond its 'colonial founding' in 1819. Despite the revisions in national memory, the same selective remembering - and forgetting - applied (for exceptions, see Borschberg 2010; Miksic 2010; Kwa et al. 2019). While the state was interested in 'officially' remembering Lee's family home, it was only during SG50 that the presence of the Southern Islands – Hans' family home – was acknowledged. Funded by the Singapore Memory Project as part of the SG50 celebrations, a documentary project called *Island Nation* is described as 'tell[ing] the stories of people who once lived on the islands of southern Singapore [with the aims of] weav[ing] it into the broader narrative of Singapore's nationhood'[4]. Yet, the most basic detail about the islands was absent from the

[4] "About Island Nation," Captured, accessed February 6, 2020, http://islandnation.sg/about/.

narrative: it had been home to a predominantly Malay population. In the paragraphs that follow, I outline what 'home' might have been and meant for Malays, from the ancestral home in the cultural community, through colonial Singapore and finally in today's postcolonial Singapore.

Malay homes in historical contexts

My account of what may be referred to as the housing biography of Malays on the Singaporean archipelago fills the gaps of Malay history within the Singapore Story. As I was writing this biography, I realised that home had always been on the move for Malays in Singapore. Relocation, which began as a choice, was later increasingly enforced on the Malays when they started to live by and inside the nation-state category. It is thus important to understand the changing character of the homes in which Malays in Singapore had been housed.

Home before colonial Singapore

The Malays' first - and arguably wider cultural "home" – was the *Nusantara*, which 'corresponds historically to the Indonesian and Malay sphere of influence… [that] includes the territories of the pre-colonial Sri-Vijaya, Majapahit, Johor-Riau and Malacca Kingdoms' (Rahim 2009: 184). In 1965, Lee Kuan Yew noted that:

> Malays began to migrate to Malaysia in noticeable numbers only 700 years ago… Therefore, it is wrong and illogical for a particular racial group to think that they are more justified to be called Malaysians and that the other can become Malaysians through their favour (Cited in Fletcher 1969: 58).

This however ignores the historical realities of 'atavistic internal migration within the Malay world' (Rahim 2009: 33). Such regional migration is known as *merantau*, defined as 'leav[ing] one's home, one's relatives, one's home village or country either temporarily, for a very long time or even forever' (Wang 1985: 44). Part of word *rantau*, which means region, validates *merantau* as a form of migration restricted to the Malay region. Not only is the culture of *merantau* 'deeply rooted in the culture of the region', it 'pre-dates the formation of states' (ibid.: 46). This means that contrary

to Lee Kuan Yew's assertions, Malays were indigenous to the lands of the Malay Archipelago, in which regional migrations and mobilities were an integral part of their lives and livelihood.

The earliest reference to Malay settlements in what is now Singapore was in the 13th century. Seven settlements were recorded in the *Sejarah Melayu* (The Malay Annals), an important Malay historical work that was written or revised between 1614 and 1615. These settlements were located in Telok Blangah, Tanjung Ru, Tanah Merah, Padang Temasik Kallang, Seletar and Bukit Singapura. The last settlement, which is now renamed Fort Canning, was most important because it was home to the Malay rulers of the Temasik Kingdom (1275–1400) (Rahmat 2008). Temasik was however more than the centre of ceremonial activity (Miksic 2000: 60).

> Different parts of the settlement were used for quite different and specific activities […] Singapore was not simply an outpost dependent on tapping long distance maritime trade passing by its shores. It was also an importer of raw materials and exporter or at least producer and consumer of finished artifacts. In this respect, Singapore resembles the growing commercial cities of Europe of the late Middle Ages and early Renaissance.

Such archaeological material subverts the notion of a pre-1819 sleepy Malay fishing village in the Singapore Story. This depiction had stemmed from Singapore's second British Resident, John Crawfurd, who claims that 'for a period of about five centuries and a half, there is no record of Singapore having been occupied, and it was only the occasional resort of pirates' (1856: 402). The presence of 'piracy' in the Malay kingdom will be discussed below but what is important to note here was that Malay rule continued across several settlements before the arrival of the British in 1819.

These Malay settlements were governed by Temenggong Abdul Rahman, who was the third highest official after the ruler in the Johor empire. The maritime Malay empire was founded in the 16th century by Sultan Alauddin Riayat Shah. The main settlement, known as Kampung Temenggong, was situated at the mouth of the Singapore River. The indigenous communities of Orang Laut or sea nomads also lived in the area. They however lived in boats and in huts built on stilts over the Singapore River (Rahmat 2008). They were employed by the Temenggong as boatmen and as suppliers of fish in return for protection and access to trade (Sopher 1977: 105). Other indigenous

communities included the Orang Seletar and Orang Biduanda Kallang, who were located in the mangroves near Seletar River and swampy areas near Kallang River respectively[5]. The Orang Laut in particular had been identified with piracy, even in Singapore's history textbooks (Miharja 2014). This however contrasted with Portuguese sources who depict the Orang Laut's political dominance in the kingdoms of Malay archipelago. This was due to 'their maritime skills and prowess [that] made them a formidable force and a desirable ally for any lord aspiring to political hegemony in the area' (Abdullah 2006: 83). Importantly, what is now Singapore had served as their home base (Kwa et al. 2009: 57). The fluid use of 'piracy' in the early days therefore needs to be embedded in the various historical and cultural contexts (Tarling 1963; Trocki 1979). In this case, the colonial territorial conquests would be deterred by these Orang Laut - seen as pirates - who essentially were protecting their home ground. The issue of piracy nevertheless shows how in addition to the indigenous Malays, what would become colonial Singapore was also 'home' to other smaller indigenous communities.

Home in colonial Singapore

From 1819, colonial Singapore became a new kind of home for Malays. Rahmat (2008) notes the disagreement regarding population figures in Singapore that ranged from 500 to 1000, when Stamford Raffles arrived in 1819. Common among the accounts was that the majority of the population was made up of Malays and other indigenous communities of Orang Laut, Orang Kallang and Orang Seletar (see Houghton 1882; Turnbull 1989; Murfett 1999). Singapore could not be regarded as a British possession until the 1824 Anglo-Dutch treaty that gave the colonials legal control over Singapore (see Wake 1975; Manogaran 2006). John Crawfurd, Singapore's second British Resident, himself described the 1819 treaty as:

> [a]mount[ing] to little more than a permission for the formation of a British factory and establishment […] There was in reality no territorial cession

[5] Yuen Sin, "Sea nomads' Singapore roots go back centuries," *The Straits Times,* January 28, 2018, https://www.straitstimes.com/singapore/sea-nomads-singapore-roots-go-back-centuries.

> giving a legal right of legislation. The only law which could have existed was the Malay code. The native chief was considered to be the proprietor of the land (cited in Buckley 1984: 40).

In other words, the British East India Company was only allowed to set a trading post on the island in 1819. This was important because it meant that the 1822 Raffles Town Plan was 'illegal'. Due to the influx of migrants, the town plan was implemented by Raffles to prevent the haphazard growth of settlements and facilitate the rapid economic development of Singapore. The population was racially segregated into four residential areas (Rahmat 2008: 362):

> [T]he European town for European traders, Eurasians and rich Asians; the Chinese Kampung for the ethnic Chinese, located in present-day Chinatown and south-east of the Singapore River; Chulia Kampung, where ethnic Indians originally resided, located to the north of the Chinese Kampung; and Kampung Glam, consisting of Muslims, mainly Malays and Arabs who had migrated to Singapore.

This 'progressive' plan however also resulted in the first forced relocation of the Malays in Singapore, including the Temenggong and Sultan who were put on land reserves. Not only was the Temenggong not given the title to his new 200-acre land reserve at Telok Blangah (Suppiah 2006), the area he was relocated to was composed of mangrove swamps and cut off from the centre of native trade in Singapore (Gibson-Hill 1954). The Sultan, on the other hand, was placed on a mere 56-acre land reserve in Kampong Glam. And by 1836, due to immigration inflows and British encouragement of trade, the Chinese overtook the Malays as majority residents in Singapore (Rahmat 2008).

Nevertheless, beginning in 1928, the British gazetted special settlements for the Malays 'to protect them from development projects' (ibid.: 364). Four settlements - Kampung Melayu Jalan Eunos (1928), Kampung Ayer Gemuroh (1959), Kampung Melayu West Coast (1957) and Kampung Tengah, Sembawang (1962) – were restricted to Malay residents. These initiatives indirectly acknowledged the Malays as the indigenous community in Singapore. Malay kampungs (villages) continued to proliferate on the main island as well as the offshore islands in colonial Singapore. Rahmat (2008: 367) provides a comprehensive listing of the Malay kampungs on the Southern Islands:

> [Among them were] Kampung Ayer Limau on Pulau Merlimau, Kampung Seraya on Pulau Seraya, Kampung Pesek on Pulau Pesek, Kampung Wak Sekak on Pulau Ayer Chawan, and Kampung Tanah Merah on Pulau Sakra. On Pulau Brani, there were Kampung Kopit and Kampung Telok Saga. The Malays also lived at Pulau Sudong, Pulau Semakau, Pulau Blakang Mati (now Sentosa) and Pulau Seking.

Therefore, we see that historically, the Malay presence on the offshore islands was significant, indeed dominant and long-standing. These islands had been their ancestral homes. It is only recently that the history of the offshore islands and the Malay presence there has been acknowledged, and it pushes back the history of Singapore before 1819.

Home in multiracial postcolonial Singapore

The Malays 'third historical home' was in multiracial postcolonial Singapore. Singapore gained independence from Britain in 1963 by merging with other former British territories -Malaya, Sarawak and North Borneo (later renamed Sabah)- to form the Federation of Malaysia. The merger however lasted only two years and Separation from Malaysia occurred in 1965 due to ideological differences. We might see Separation as remaking a postcolonial home that reshaped the lives of Malays in Singapore once again. In the 1950s and early 1960s, the Malay language was a social bridge and major medium of communication for the community, and in preparation for merger with Malaya in 1963, the PAP government made every effort to accentuate Singapore's Malay identity. Yusof Ishak who was the chief editor of *Utusan*, the first Malay-owned nationalist newspaper, was installed as the island's *Yang di Pertuan Negara* (Head of State). A national anthem *Majulah Singapura* was composed in the Malay language by another Malay, Jubir Said. All students were required to study Malay as a second language while teachers had to pass at least standard 1 Malay (Rahim 2009: 102). Today, however, we have a female, hijab-wearing Malay President, more than 50 years after the first and only Malay president Yusof Ishak. Despite these advances, the multiracial home in Singapore today is a completely different home than that of pre-Separation. What did it mean for the Malays to be housed in post-separation Singapore?

For decades, Malays had been 'living in a region where people of their own race, religion, culture and language, predominate and decisively hold sway in their political lives'(Ahmat 1971: 10). With the sudden Separation, they experienced the dilemma of being a minority that is 'poor and backward' (ibid.). Malays therefore became a socio-economically backward minority, whilst in the wider Malay dominated region including Malaysia, Indonesia and Singapore, they were a numerical majority. Yet, the 300,000 Malays in Singapore only formed 14.5% of its total population in 1969 (Karni and Dzafir 1971: 14). The odds were against them. The comparatively large family size among the Malays and the Malay population in Singapore which was younger on average than the Singaporean general population contributed to the high dependency burden. Only a third of Malays aged 10 and above were 'economically active'. The Malays' unemployment rate was also higher compared to other races (ibid.). Those Malays who were employed, a majority of them, were in the lower ranks of their occupations. For instance, despite constituting 17% of all government employees, more than 95% were in division III and IV and only 3% of all those in Divisions I and II were Malays (ibid.: 16). As they try to draw on whatever formal and informal resources and networks they had, it was hard to enter the commerce industry because the commercial establishments in Singapore were 'owned mainly by the non-Malays, especially the Chinese and Indians' (ibid.: 17). All this was in spite of codified, legal protection.

The constitutional provision in article 89(2) states that:

> the government shall exercise its functions in such manner as to recognize the special position of the Malays, who are the indigenous people of the state and accordingly it shall be the responsibility of the government to protect, safeguard, support, foster and promote their political, educational, religious, economic, social and cultural interests and the Malay language.

Malay medium education and provision of scholarships and bursaries thus aimed to increase the opportunities open to Malays for secondary and tertiary education. PAP chose to continue the Malay medium education, which was started in the colonial era. Malay-language secondary classes and pre-university classes were thus introduced in 1960 and in 1964 respectively. It was argued however that 'unless the quality of Malay education is raised, parity of treatment is a hollow policy because Malay school

graduates command little or no economic value' (Karni and Dzafir 1971: 12). Malay school leavers were then 'forced to go into jobs which most of their English medium counterparts are spared of' (Ahmat 1971: 9).

Apart from the dearth of employment opportunities for Malays, a lack of academic qualifications and technical skills needed by employers contributed to their dismal state of employment. The Malays had a low level of education compared to other communities. This can be seen based on the assumption that secondary education was essential for employment then. In 1966, Malays comprised only 4.5% of the total population that had completed this stage, compared to 72.5% of Chinese and 8% of Indians and Pakistanis (Ahmat 1971: 8). And given the newly introduced multiracialism and meritocracy, their fears were steadily confirmed by the continued, acute lack of participation in the socio-economic development. A form of multiracial meritocracy had been adopted by the PAP (Moore 2000). This meant that no racial groups would be able to argue for racial discrimination since the meritocracy policy supposedly sees to 'equal opportunities'. This also meant that gazetted Malay settlements were no longer safe from urban redevelopment in postcolonial Singapore, as seen from Hans' and Lee's family home discussed earlier. Rahmat (2008: 369) notes that:

> [T]ension between [Malay kampung] residents and the state only ended in the late 1980s, when most of the demolitions of Malay kampungs and resettlement of Malays to new public housing estates were completed.

Nevertheless, Hans' account seems to suggest that the sense of disappointment and effect of resettlement still linger on. In order to understand the historical housing biography of the Malays, it is important to introduce a few conceptual tools I will be using to make sense of these biographies.

Un-homing and its practices

To understand these housing lives of Malays, I draw upon theories of land and urban redevelopment, housing, and multiracial nation-building. These housing biographies can be said to be consequences of the state's housing policies as tools of both

multiracial nation-building and state-led capitalist development. First, I draw on Haila (2016) and Chua (2017) to conceive of the property state-housing nation framework, in the bid to understand the state's housing policies in Singapore. They allow me to see how (i) land and real estate, and (ii) the state ideology of anti-liberalism and social democracy contribute to Singapore's resolution to the housing question. Haila's (2016) concept of property state specifically highlights Singapore's unique state ownership and control of land. From this framework then, I conceive of four traits that capture the essence of the property state-housing nation. Firstly, substantial public land ownership is key. The present government controls about 87% of the urban land and is managed by two key statutory boards under the Ministry of National Development – the Singapore Land Authority (SLA) and the Urban Redevelopment Authority (URA) – that deal with state landholdings. Singapore's small land area enables comprehensive planning without the need for provincial authorities or sectoral interests. The SLA is responsible for state land management, which includes auctioning land leases to private and public sector developers; whereas the URA takes up the multiple roles of a land sales agency, and land use planning and conservation authorities. It oversees development and implementation of concept plans, master plans and urban design plans.

Although the Singaporean government's tight control over the physical environment is led by the rationale that 'local environments could be modelled and controlled in accordance with an assumed public good' (Yeoh 1992: 4), there is still a mix of market and state mechanisms - which constitutes the second trait. For instance, Wang (2012) observes that creation of a more heterogeneous housing landscape among the new public housing was facilitated by the institutional deregulation and financial liberation of the resale market. This in turn allowed for speculative capital through the consumption of space. The third and fourth aspects of the property state-housing nation revolve around the disposition needed to sustain it. I thus look at the fostering of homeownership and property-mindedness in Singapore. Many have discussed how public housing system in Singapore functions to secure consent for neoliberalism and thereby, sustain the state's political legitimacy (Tremewan 1994). Further research is needed, however, to see how this process is achieved in terms of the culture, attitudes,

and habits of its residents. The Singapore government's unusual degree of control over urban space determines not only the physical housing supply and so the social (re)positioning of different housing types, but also the housing culture that is formed and sustained.

Related to the property state-housing nation is the state-led urban redevelopment in Singapore which started in the 1970s with a 'demolish and rebuild' philosophy. The process was aided by legal mechanisms such as the Land Acquisition Act (LAA) of 1966. LAA provides the government with broad powers to acquire land – with as little as seven days' notice to landowners that the land has been gazetted (Han 2005). With the advent of LAA, state ownership of land increased from 31% in 1949 to 80% in 1992 (ibid.). Christudason (2004) identifies LAA as the main driving force for the increased redevelopment activities in Singapore in the last few years, which Teo and Lin (2011) add has allowed for the enhancement of plot ratio and the increase of storey height. I ask whether urban redevelopment in Singapore can be considered as 'gentrification'? First coined by Ruth Glass in 1964, gentrification refers to the residential movement of middle-class people into working-class neighbourhoods. Despite the different forms of gentrification in various cities over the years, scholars generally agree that gentrification refers to a physical, economic, social and cultural phenomenon, which 'involves the invasion of working-class neighbourhoods by middle-class or higher-income groups within inner-city locations that resulted in replacement or displacement of the original occupants' (Hamnett cited in Soytemel and Besime 2014: 67). Has 'residential' gentrification in Singapore moved away from Ruth Glass' strict conception of working/middle gentrifying class transitions with a more diverse social class mix of those involved in contemporary residential gentrification?

My third group of conceptual tools allows me to understand the sense of displacement suggested by Hans. I am particularly interested in displacement that revolves around home. Thus, I have chosen the concept of un-homing (Elliott-Cooper et al. 2020) as a lens with which to explain the Malay acquiescence towards redevelopment, resettlement, and relocation. I understand un-homing as the process which cuts links between residents and the communities to which they belong; between people and

place, and such displacement manifests 'through a range of modalities, including experiential, financial, social, familial and ecological' (ibid.: 494).

Could un-homing be linked to the loss of majority status and economic uncertainty due to Separation? The emphasis on connections will allow me to look at different un-homing processes. If resettlement or relocation means displacement that occurs on many different levels at the same time, I seek to identify these different levels through the housing biographies. This would thus expand the current conceptualisation of un-homing (Elliott-Cooper et al. 2020). Since un-homing requires a more dynamic understanding of displacement, I also draw on 'longitudinal displacement' that is inspired by Shin (2019) and identify Atkinson's (2015) symbolic displacement and Elliott-Cooper et al.'s phenomenological displacement (2020) that enable such a long term view of displacement. Atkinson's (2015: 382) concept of symbolic displacement is defined as 'the sense of a loss of place'. Phenomenological displacement, on the other hand, is more specific, referring to the forced disconnection from a familiar place. Since the dissertation explores biographical accounts of displacement, these three concepts will allow me to examine the forms of displacement even when the respondents are not being relocated or resettled. Clearly, displacement is not just physical but more affective. In the following, I explain how I approached my respondents, data collection and the issues that emerged.

Home but not ours?

All of the five Malay protagonists lived in flats and owned their homes. They, along with 80% of the Singapore's population, live in public housing[6]. While they came from various socioeconomic backgrounds, they all resided in the central region of Singapore and had experienced state relocation at one point in their lives. Yet, they are also singular in one respect - with the exception of the youngest protagonist aged 50, they

[6] "About us," Housing and Development Board, accessed October 2, 2020, https://www.hdb.gov.sg/cs/infoweb/about-us.

have lived longer than the nation-state of Singapore. Only 30% of the Malay population are aged 50 and over, with less than 10% aged 65 and over[7]. Three of my protagonists belong in the latter group. I spent over a year speaking to those who lived in Tanglin Halt and previously on the Southern Islands, hoping to learn as much of their housing lives as possible. Given the different relationships I had with each protagonist, however, some of them allowed me 'in' to see more than the others and opened up parts of their lives that had been silent until then. Being Malay myself, born and bred in Singapore, I did not require an interpreter, and this helped create a greater sense of intimacy and sharing. And with all the protagonists whom I called *Cik* (informal term for aunty and uncle), it was likened to sharing secrets with me – ones that they felt I could somehow understand and perhaps relate to. This sensitized me to pay careful attention to their housing experiences as embedded within the wider context of being a Malay in Singapore. My protagonists were selected from twenty respondents that I interviewed in the course of this research.

I had conducted interviews with twenty people involved in the early resettlement policy in Bukom Kechil and the current state relocation policy in Tanglin Halt. I met most of the former Bukom Kechil residents in their houses and I was introduced to them through snowball sampling. My conversations with them were more lengthy and 'open'. In comparison, I interviewed residents of Tanglin Halt in public places and had shorter 'chats'. Three of them however did invite me to their homes for a more in-depth conversation. Whilst the data chapters in this dissertation do not draw directly on these interviews and conversations, they were critical in helping to shape and focus the direction of the research, and in particular helped me to sharpen the in-depth interviews with the five Malay protagonists that in the end formed the core of this study. Additionally, I interviewed real estate agents, four of whom specialised in areas that were involved in state relocation. Because I was working with the contentious topic of state relocations, both ongoing and historical, I was unable to obtain much information either at the National Archives or Housing Development Board.

[7] "Singapore residents by age group, ethnic group and sex (2019)," Department of Statistics Singapore, accessed October 6, 2020, https://www.singstat.gov.sg/.

Therefore, I collected government reports such as land lot history of ownership and made use of publicly available statistics.

My first foray into Tanglin Halt explored the elderly Malay experience with relocation in Singapore. I began by conducting group interviews, chatting with residents in different hawker centres, void decks[8], and even corridors. Less focus group discussion, they were very casual 'collective conversations' (see Kamberelis and Dimitriadis 2013). I was open to people joining these discussions at any time. I approached the discussions in very open and general terms by asking their housing chronology, 'was this your first flat and what was it like first moving into the flat?' They were excited about telling their stories, which revolved around their homes in the past, but were visibly hesitant to talk more about the upcoming Selective En bloc Redevelopment Scheme (SERS), which will be explained in greater detail later. I however take it to be an indication of how difficult and sensitive the topic of (re)housing could be, and that their experiences with housing might be somewhat different from their quick positive responses. This prompted me to give more careful consideration to their general housing experience. I then decided to ask them to compare their housing experiences over the years. While group interviews helped create trust in terms of understanding my research and a safe environment for the respondents to talk, these respondents seem to gatekeep other respondents who held themselves back. Absent their own in-depth narrations, I could say little that was meaningful about how these resettlement and relocations might have affected them in terms of fractured relationships and other un-homing processes.

I then used the in-depth interviews to find out more about their housing biographies. Through these interviews, I found a disconnect between the sense of displacement that emerged from their stories and the success narrative of the housing nation. Two protagonists were resettled from the Southern Islands, two others are involved with the present SERS at Tanglin Halt, whereas the last is involved in both. Each housing

[8] Void deck refers to the open space on the ground floor of a block of HDB flats, designed for communal use (Cairns et al. 2014).

biography makes up the nation's housing history, if only versions of it. Together, these five housing biographies show how two housing moments - the resettlement from the Southern Islands and SERS - shaped lives in different ways, and each articulated what they felt was most consequential for them. I therefore followed their narratives thus. For this reason, I refer to them as protagonists, in recognition of their own narrative agency. Alexievich (2016) similarly uses the term protagonists rather than 'respondents' or 'participants' or even 'interlocutors'. Ultimately, when people tell their stories, they remain protagonists. Their willingness to share their stories – even against a wider silenced context – demonstrates a distinctive form of narrative agency, not least in recovering their lost homes, even if only in the form of memories and stories. The use of the term of housing biography is designed to capture how Malays lived through the nation-state's own housing history – and with it, how they endure its inequalities. Singapore's biography is seen through their biography, and the other way around. These lifelong biographical housing narratives seem better able to show how Malays witness, experience, and narrate the successful housing nation in terms of its practices. Did their housing stories fit into Singapore's grand narrative of success and why? What has been silenced and why? This underscores the importance of listening sociologically to 'the fragments, the voices and stories that are otherwise passed over or ignored' (Back 2007: 1).

I deepen some of the findings that the housing interviews had generated, through the use of housing biographies and the range of subjectivities that emerged in connection with these. The essence of each housing biography is summarised with a descriptor to highlight the specific subject position that each protagonist embraces. For my five protagonists, the uneven changing housing landscape they had to manoeuvre through the years can be seen through the different subjectivities produced and embodied. Yet, they too stand in for common experiences, for instance 'the property-minded Malay' shows the kind of property-mindedness and problems fostering this specific culture that a Malay in Singapore might encounter. Thus, while they do not offer clarity, what they do offer is a glimpse into the structural restrictions that other Malays too face in their lives. The ultimate emphasis on subjectivity nevertheless is 'to theorise not an intangible subject but human conditions' (Biehl et al. 2007: 15). That is to say, I hope

that in retrieving some of these silenced stories, this thesis may contribute to a fuller understanding of some of the costs exacted in the building of Singapore as a world-class housing nation.

It is through stories that my Malay protagonists made sense of their lives; how could I then make sense of their stories? There were few sources that could help contextualise these housing biographies. The silent history of Southern Islands became increasingly apparent when access to what few sources I had were restricted, including the National Archives. I then turned to newspaper reports with the aim of constructing the timeline of Bukom's resettlement within the broader Southern Islands resettlement, and to examine the newspaper coverage surrounding these resettlements. I sought to understand how narratives of resettlement in different time periods and contexts were constructed and represented, especially the explanation given for the resettlement and its implications on the resident population. For instance, Hans highlighted the political reasons for the Southern Islands' resettlement, which was non-existent in newspapers, that only noted the economic necessity for the resettlement. I thus paid attention to the kind of notions that were evoked such as conflict or vulnerability. In particular, I wanted to see if land ownership had become a central frame for reporting on the issue. While resettlement had been an ongoing concern for these residents, the issue had never been about losing control over territory, but rather that this was their home. I then looked at the positioning of the affected residents and families, Shell and the government and their respective representations. Although there was more newspaper coverage for Tanglin Halt, I found it to be couched in the jargon of development. There was little written on the history of the area in terms of its first-generation residents that were from the Southern Islands, nor was much ink spilled over the impact of SERS on its residents. While feelings about relocation were individual and differed from household to household, the image of SERS in the newspapers was largely homogenous and positive. Race was largely absent in these narratives. How did SERS impact the Malay community?

One of the issues that was regarded important in the housing biographies was ownership and as explored in Chapter 5, state ownership of land is also the primary dimension of the property state. I used the land registry and maps to find out the history

of land ownership in the Southern Islands. The prime source of land ownership information in Singapore is the public land-register, which is the authoritative record on the ownership of all properties. Did 'residents of this Shell project' (Berita Harian 31 December 1968) as narrated in the newspapers own any part of Bukom Kechil at any point of time? When I told my protagonists that one of two areas that had not been state-owned belonged to an Arab, my Malay protagonists tried to figure out possible explanations. To their knowledge, the island never had Arabs living there. However, these distant landowners played a significant role in the land transactions on the islands. Not only did they hold the biggest plot of land on Bukom Kecil, it was the first plot of land to be sold to the state. I understood this as an indication between two understandings of ownership, occupying or living in the area and legally acquiring the space. This prompted me to consider the wider relationship between ownership and home, and what home meant to them in Chapter 4.

In working through my data, I realised that their experiences, especially with SERS, necessarily involved real estate agents, even when they did not hire them. When I went around the blocks in Tanglin Halt, there were flyers placed at the front gates (Figure 1). I understood that with SERS, the area became visibly shaped by the culture of property-mindedness. I explored this in Chapter 6. I thus interviewed real estate agents about their assessment of the growing interest in Tanglin Halt reported in the newspapers. What was their take on the newspaper coverage of Tanglin Halt? What kind of demand and supply of housing units did the neighbourhood experience, compared to other SERS-affected areas? I was especially interested in real estate agents that specialised in SERS housing units. While real estate agents were market experts, these SERS-specialists would be niche experts then who would be familiar with the resident profiles of SERS areas and they were able to tell me about the kind of social issues prevalent in the area, on top of the resident profiles.

Figure 1: Flyer distributed by real estate agents

Thus, Chapter 4, *Lives in Housing*, will first explore Malays' understanding of redevelopment and their own relocation. It will show that Malays are displaced socioeconomically and emotionally through social, political and legal impositions. Chapter 5, *Developing the Multiracial State*, will then consider the early relocation policies on the Southern Islands beginning in 1959, which turned the Malays into a political minority and cultural diaspora in the Malay-majority region. In transforming the Southern Islands into a leading oil refinery centre, the fragmentation of the predominantly Malay population in the area spatially consolidated the multiracial nation-state. Finally, Chapter 6, *Revitalising the World-class Nation*, will look at the present relocation policy known as SERS and at its operations in Tanglin Halt. I will show how this new step in ongoing 'universalist' relocation policy, this time associated with clearer state fostering of property-mindedness (Haila 2017), has impacted and has been experienced by the Malays. Here, I find that the culture of property-mindedness as it exists within the larger discourse of housing as an infrastructure for social mobility, functions to support relocation.

My overall argument is that although each period correlated with a different subjectivating logic – seen in how relocation policies were experienced and justified over time – majoritarian nation-building remained the overriding logic guiding housing policies. I have retrieved neglected voices that attest to the mismatch between the equalising discourse of housing policies and the inequalities suggested by their relocation experiences. The equality mandate espoused by the state's housing policies

misrecognises the very diversity that is acknowledged by the PAP government. And in doing so, it reproduces social hierarchies and inequalities. Yet, there is a relative silence around inequalities especially in housing because the majoritarian nation-building project is shrouded in a powerful ethos of social mobility. On this basis, I will argue that Singapore's commitments to multiracialism and social mobility act as cloaking devices because they allow the misrecognition of underlying differences, hierarchies and inequalities. Universalist housing policies misrecognise racial inequalities and therefore perpetuate a form of majoritarian nation-building. Multiracial-meritocratic housing policies, which are synonymous for social mobility in Singapore, paradoxically continue to (re)produce class and cultural stratifications. In order to further understand these housing policies, I attempt to theoretically situate housing between multiracial nation-building and urban redevelopment in Singapore, to which I turn to in the following chapter.

Chapter 2 | Theorising housing between multiracial nation-building and urban redevelopment

The chapter aims to situate Malays' housing lives in Singapore between theories of land and urban redevelopment, housing and multiracial nation-building. This will help highlight how the state's housing policies over the past 55 years have been instruments of both multiracial nation-building and state-led capitalist development, and with what consequences for the most socio-economically disadvantaged, the Malays. Three interrelated theoretical issues underlie this objective, and are elaborated in this chapter. First, the chapter reviews the ways in which two key defining concepts for this thesis, 'property state' and 'housing nation', taken together, cast light on and explain Singapore's much vaunted housing success. Urban redevelopment has been at the core of this model and of the work of the Singaporean state to uphold the multiracial housing nation; yet in the second section of this chapter, I review the changing dynamics of state-led urban redevelopment schemes in Singapore, and their fostering of racialised hierarchies. As I will show, the framework formed by the two inter-related concepts of 'property state' and 'housing nation' does not sufficiently account for the question of Malay relocation and relegation, and the matter of Malay housing constitutes a blind spot in this framework. A proper investigation of this question requires a re-assessment of the role of housing policies as instruments of multiracial nation-building from the founding of Singapore in 1965 to the present. In the third section of this chapter I therefore explain the workings of race and multiracialism in Singapore's nation-building efforts, so as to inform my later assessment of the housing pillar of that edifice. I end the chapter with the notions of displacement and 'un-homing', as lenses for the study of Malays' lifelong experience of resettlement and relocation.

A property state-housing nation framework

The greatest success story of 'Singapore as model' (Chua 2011) lies in housing. Singapore's forte in housing was recognised internationally just four years after its establishment in 1960, when the then-Chairman of HDB, Lim Kim San, was given the 1964 Ramon Magsaysay Award for Community Leadership for his efforts 'in improving public housing in Singapore' (Quah 1975: 1). Singapore became a member of the United Nations Committee on Building, Housing and Planning in 1967. This was regarded an accomplishment given the size of the young nation. In the same year, the Second Afro-Asian Housing Congress 'called upon all Governments of Afro-Asian countries to intensify their efforts in the field of public housing and commended Singapore as worthy of study in the field of large-scale public housing' (Quah 1975: 2). By 1988, numerous countries, including the Soviet Union, South Korea, Japan, China, Hong Kong, Taiwan, India, Pakistan, Sri Lanka, Thailand and Malaysia had sent representatives to Singapore to study its housing programmes (Tai 1988: 96). Singapore has continued to assist countries such as China, Vietnam and Myanmar to develop their housing programs. In 2008, HDB received the UN Public Service Award for the Home Ownership Programme before being conferred the most prestigious human settlements award in the world, the 2010 UN-Habitat Scroll of Honour.

Here, I will assess the proposition that housing management is considered the most promising aspect of the oft-touted 'Singapore model' by jointly considering Anne Haila's 'property state' (2016) and Chua Beng Huat's 'social democracy' (2017). Whilst the former illustrates the importance of land and real estate in engendering Singapore's economic success, the latter elucidates how the state's joint ideology of anti-liberalism and social democracy contributed to the resolution of the housing question in Singapore. Haila argues that Singapore's housing success is tied to the policies and institutions that allow Singapore to function as a 'property state', notably state ownership of land and their control of land use. Chua attributes Singapore's housing success to PAP's 'anti-liberal' and 'social democracy' ideology. Both nevertheless examine the components of 'property-owning democracy' of Singapore (Kwang et al. 2011: 201). An exemplary property state (Haila 2016) effectively uses its land and real estate institutions to achieve national objectives. The essence of 'the

regime of regulating public land' (Haila 2016: 215) lies in its '(i) monopolisation of land and (ii) active interventionist role of the state in managing real estate for certain desired national goals or outcome' (Pow 2017: 60). The convergence of Haila's and Chua's lenses can be made manifest: I will refer to the 'property state-housing nation' as a nation-state which has monopoly of land and exercises heavy state intervention in land use and real estate to achieve national objectives characterised as both socially democratic and anti-liberal. In what follows I explore four features of what, drawing on Haila's and Chua's complementary analyses, I will call the 'property state-housing nation', which I will recapitulate further below.

The first pillar of the property state is its substantial public land ownership. 90% of land in Singapore is publicly owned, which gives the state complete control over land-use decisions. After owning the land, it then regulates land use firstly through leasing the ground to developers. The landowning state leases the land for defined time periods (30-, 60-, or 99-year leases). In Singapore, land is either held leasehold or freehold, and the conditions in the lease define the use of land. This means that land ownership is not absolute: both land and buildings revert to the government on the expiry of leases (Haila 2016, see Chapter 5). State ownership of land enables the Singaporean state to use its land for economic growth: 'state land in Singapore is treated as a use value (public housing and industrial space), as exchange value (leased for private developers) and as a source of public revenue (land leases and property tax)' (Haila 2016: 16). More specifically, real estate matters for growth through land rent (Haila 2000): other than land and buildings being significant sources of public revenue, property and development companies constitute an important portion of the stock markets, whereas expatriate housing is a 'channel to fix part of the profits produced by MNCs locating in Singapore' (Haila 2000: 2249, Pow 2017).

The second pillar of the property state is characterised by the blend of market dynamics and state intervention in land and real estate. On one hand, public ownership of land allows land to be used for the greater good such as public housing. It determines land value and influences the social relations of rent by removing absolute rent. Absolute rent refers to 'a withholding and hoarding type of speculation' (Haila 2016: Glossary). This means that the price of land cannot be easily manipulated by land banking, land

speculation is absent. At the same time, the state seeks to maximise 'fiscal rent' which refers to 'public revenue from the use of state or municipality land' (Haila 2016: xx). It allows private developers to thrive, but under close watch, and imposes policy changes where required. But private developers also face direct competition from the government in land development. To achieve transparency and maintain competitiveness between developers, land is leased through public auctions. Land development is managed by the state through its four land institutions: the Singapore Land Authority (SLA), Urban Redevelopment Authority (URA), Housing Development Board (HDB) and Jurong Town Corporation (JTC).

Thus, Singapore's housing and urban development is characterised both by a buoyant real estate market and a high level of state intervention. How did such unusual degree of state control over urban space become legitimised in Singapore? The answer lies in the way in which state control was put in the service of fostering homeownership. From the start, homeownership was presented by the government as 'a means of giving ordinary citizens a stake in the national economy' (Chua in Rodan et al. 2019: 200). Singapore homeowners were effectively made 'clients of the state', where they depended on state's provision - in this case, the universal public housing provision (Chua 2000). At the same time, homeownership became a key pillar of the social compact between the state and citizens, across both middle and lower classes, which I discuss below.

Indeed, public housing is the third pillar of the property state-housing nation. For Chua, Singapore's particular brand of social democracy can be seen in a) (subsidised) public housing (in a 'property state', land is treated as public good), b) multiracialism (racial harmony as a common good) and c) state capitalism (profits are redistributed back to the people[9]). Chua (ibid.) analyses Singapore's public housing programme as PAP's strongest commitment to social democratic values. He criticises the trope of the alleged

[9] A proportion of the profits are channelled to the national reserve as well as finance government expenditure such as in the area of social spending where it 'contributes directly to the social welfare provisions for the low-income and other socially disadvantaged populations' (Chua 2017: 120).

reign of authoritarianism and free-market capitalism in Singapore as reductionist explanations for Singapore's material and political success. While not a '[full] social democracy, elements of social democratic values were institutionalized in the early years of the PAP government [which] remain in place' (Chua in Rodan et al. 2019: 204). The forms of Singapore's peculiar social democracy have evolved over time, but social redistributive policies have been a consistent feature according to Chua (2017). The state draws on a form of 'communitarian ideology' (see Chua 1995) which justifies state interventions, ensuring collective and societal wellbeing as opposed to privileging individual rights.

Chua (2017) suggests that elements of social democracy and anti-liberalism can be found in public housing. The provision of public housing is universal, it is not only meant for the socially disadvantaged. Subsidised public housing as public good provides affordable housing for the majority of its citizens. They are allowed to purchase these 99-year leaseholds. Unlike in other countries, 95% of these public housing residents are owners who are able to sell their flats on the housing market at market price. This means that the flats remain public housing even after they are sold. The high rate of ownership in Singapore is made possible, then, by letting these homeowners use their social security savings fund (CPF) – to which the worker and her employer contribute – to buy property and make mortgage payments.

In addition, public housing is part of an asset-based social security system as the flat can be monetized for retirement capital. Homeownership is enabled by the nationalization of land that dismisses 'the sacrosanct liberal value of private property' (Chua 2017: 96). Yet, the state's commitment to affordable homeownership requires continuous monitoring of both housing supply and prices. By encouraging the nation to invest in public housing, the state 'also bears the responsibility of ensuring the stability of the housing market and the value of the flat and its subsequent monetization' (ibid.: 201). Critics claim that state capitalism's heavy-handedness comes at the cost of the private sector. However, the government's ability to maintain housing prices is structurally enabled by profits from state capitalism, specifically through internationalization of state-owned enterprises (SOEs) and sovereign wealth funds. Being publicly-listed prevents corruption within these SOEs by ensuring

‘international standard accounting practices, transparent transactions, and the payment of regular dividends to the shareholders’ (ibid.: 192). As with any capitalist enterprise, these Singaporean SOEs’ first priority is profit, which means having an increasingly internationalised portfolio with worldwide direct investments. However, the difference with these profit-driven SOEs is that ‘half of the aggregated profits generated by all the SOEs are [then] channelled subsequently to the annual nation budget for social redistribution by the government’ (ibid.). This could range from stabilising the property market to rebates on public utilities. Therefore for Chua, ‘the institutionalization of selective social democratic elements in contemporary Singapore, [is] most notably [in] the national public housing programme and, less obviously, the heavy presence of the state in state-owned enterprises, locally called government-linked companies or GLCs’ (2019: 197). Both PAP’s abolition of private land ownership as well as its heavy intervention in both economy and society illustrate its disavowal of liberalism.

Finally, the fourth pillar of the property state-housing nation is that it produces and relies on a property-minded population. Property states have institutions or laws that ‘particularly incite people to make real estate their main hobby and business’ (Haila 2016: 502). Her analysis of the property culture in Singapore allows us to understand how the state has effectively both institutionalised and fostered property-mindedness. Since public housing flats have a 99-year lease, the allowed practice of purchase and sale of property means that it has a vested interest in maximising temporary ownership to accumulate wealth through taxes and rising value.

Therefore, this state-driven subjectivity of property-mindedness connects very deeply with notions of development and relocation. Based on Singapore’s model of population-linked economic growth, maximising population density remains a permanent goal. In order to facilitate infinite rounds of land recirculation, a culture of property-mindedness can be seen as necessary, which in turn creates a demand for more redevelopment and relocation.

Thus to recapitulate, the property state-housing nation hinges on a number of balancing acts by the Singaporean state. I have first highlighted its extraordinary degree of

control over urban space, where more than 80% of residents live in public housing. Heavy state regulation is required for the property state to achieve the 'right' balance between public land ownership and free market economy. Together, Chua (2017) and Haila (2016) show how active state intervention and management, enabled by monopolisation of land, contribute to the 'success' of Singapore's property state, itself seen in the wider context of a 'social democracy'. Finally and overall, Chua's and Haila's analyses work well together because both point to a kind of moral economy of the housing nation, with homeownership as the economic dimension of citizenship and property-mindedness as the necessary moral disposition in that system. Moral economy refers to 'the norms which govern or should govern economic activity […] often these concerns go beyond issues of economic responsibilities to other matters of public morality, such as neighbourliness and civility' (Sayer 2000: 1).

Despite its merits, however, conflicts and racialised inequalities in Singapore's housing system are also an important part of the story. The proportion of HDB residents in rental flats decreased from 15.5% in 1987 to 3.7% in 2013 (HDB sample household survey 2013: 15), and as Haila (2016: 111) notes, 'homeownership has increased even more markedly for those ethnic groups that used to be predominantly renters'. In other words, the Malays. However, recently in spite of the increased national homeownership rates between 2010 and 2015, the Malays were the only racial group that experienced a decline; as a result, Malay households in one and two-room rental flats 'account for almost a third of 45,500 such households, up from about one in six a decade ago[10]'. This meant that the proportion of Malay families living in one and two-room rental flats had doubled in the last decade alone.

In addition, rising housing prices had 'generated inequality between generations' (Haila 2016: 112). She compared the younger generation of first-time homebuyers who faced unaffordable housing prices to residents who were compensated for their slum dwellings in early resettlement and were able to benefit from the price increase. This

[10] Janice Heng, "More Malay families living in rental flats," *The Straits Times,* May 11, 2016, https://www.straitstimes.com/singapore/more-malay-families-living-in-rental-flats.

idea that property gains play a significant role in wealth creation (and perhaps ethnic stratification) might also be influenced by the size (3-,4-, and 5-room) and type (public rental and owned; and private) of housing these residents start with. Above all, racialised inequalities have developed in the cracks of the neat public/private separation of real estate, a process I analyse below through a review of urban redevelopment in Singapore. But the following point should be underscored here; as Haila (2016: 111) briefly acknowledges that 'Malay households are still less likely to be owners of private homes than Chinese or Indians', a minority in private housing, yet very visible in rental housing, which is the lowest tier of housing – thereby making racialised inequalities more apparent, something which I address further below.

Urban redevelopment and gentrification in Singapore

In this section I draw on notions of gentrification and urban redevelopment and some of the debates they have given rise to with a view to more clearly specifying the kind of racialised displacement processes that have taken place in Singapore, and their evolution. My purpose here is not to discuss whether the displacements caused by the policies and politics of the 'housing nation' should be analysed as dimensions of processes of potentially racialised gentrification in Singapore. As noted by Haila, such questions raise the debatable usefulness of having a fixed set of criteria to decide whether something is or is not gentrification (2017: 506). Instead, she suggests turning our attention to explaining 'the processes of redevelopment, gentrification, urban renewal, urban renaissance, or whatever we call it' (ibid.: 506). I will thus use the notion as one amongst various others, and seek to learn from the debates surrounding it. The pragmatic use of the term is in line with recent contributions that state an interest in gentrification not 'for its own sake' but 'processes of land use change that dispossess, displace and divide' (Calderon et al. 2020: 34). However, I also seek to draw attention to the reality that whilst gentrification processes are not intended as racially differentiating in Singapore, they nevertheless have disparate impact on particular communities. It is this intersectional experience that my housing biographies capture and embody.

> In this context, the pursuit of the 'highest and best' use of urban land is instituted, in various forms, at the expense of those who inhabit space without the economic means to cling on in the face of rising rents, increased speculation, and the very concrete, emotional, and uprooting consequences of that most violent, and dare we say it, universal, form of abstraction, where all value is reduced to exchange value (Calderon et al. 2020: 36) .

It is the classed transformation of space that remains the focus, and a dynamic interpretation of the concept of gentrification might aid in understanding the socio-spatial processes underlying it. But it is also more than this – it is also the socio-racial transformation of space as my biographies will illustrate.

More than just a change in a neighbourhood's physical appearance, gentrification involves a process of social-spatial change and economic restructuring (Zukin 1987; Smith 2002). Despite becoming more systematic and planned (Smith 2008: 21), gentrification is essentially about a class transformation in and of space. The application of class analysis in gentrification studies (cf. Smith 1982; Hamnett 1991; Wyly and Hammel 1999) however, has usually been on the middle-class gentrifiers to the neglect of the non-gentrifying residents (Slater 2006: 742). And, one might argue, to the neglect of ethnic or racial dimensions of class.

One of the strengths of gentrification research has been in showing the interlinkages between globalisation, neoliberalism and the changing role of the state under capitalism (Smith 2002; Lees et al. 2010). Such a perspective would help explain the changing residential trends described earlier in the context of 'property state' Singapore, whose unique form of state capitalism regularly intervenes in the built environment. Shatkin (2014: 5) defines Singapore's model of state capitalism as:

> far from being a tool for patronage in which the state uses its wealth in an effort to buy off the population, ...a holistic model [is maintained] for state legitimation through interventions in the built environment, social control, controlled mobilizations of civil society, economic growth and wealth distribution.

Many have also noted Singapore government's lead role in the country's urban development but the government's obvious role in gentrification - seen in its involvement in all processes linked to housing - is little discussed (Perry et al. 1997;

Dale 1999; Wong et al. 2008). While the redevelopment of waterfronts and commercial buildings in Singapore has been analysed as gentrification, the concept is rarely used in the Singapore context - even less so for urban redevelopment involving public housing (Chang 2016). Urban planning is framed by state dominance of land, property and the economy, as explained in the first section of this chapter. While Singapore is in some ways an exceptional state, a full understanding of urban development processes requires we also understand state-driven 'gentrification.'

'Residential' gentrification in Singapore, under the purview of URA, comes in the form of numerous upgrading exercises by the government that involve public housing estates. It echoes Smith's description of evolved gentrification where 'the distinction between the renovation of old buildings and the construction of new ones, which made some sense in the early phases of gentrification, no longer resonates in a world where the production of large public housing projects has given way to condominiums and market rate luxury housing' (2008: 21).

For instance, I examine the Selective En-Bloc Redevelopment (SERS) programme and its operations in Singapore. SERS was launched by the HDB in 1995 as part of the Estate Renewal Strategy (ERS). Estate rejuvenation became a key emphasis of Singapore's public housing policy in 1989. However, the main difference between SERS and other ERS improvement programmes is its relocation of residents. At the same time, the concept of SERS is designed to not disrupt the residents' routines in the neighbourhood. The process is as follows: first, new 30 to 50-storey blocks are built on available vacant sites in the vicinity, sold to the tenants or lessees of the flats targeted for demolition, and then, the old flats are only demolished after the tenants have moved in the new flats. This means that only sites that have vacant spaces nearby would be targeted for SERS. 'Residential' gentrification through SERS here would have moved away from Ruth Glass' strict conception of working/middle gentrifying class transitions with a more diverse mix of social classes involved.

What leads the Singapore government to highly control the physical environment is the rationale that 'local environments could be modelled and controlled in accordance with an assumed 'public good'' (King cited in Yeoh 1992: 94). In order to minimize

the differences in the built environment in terms of location, quality and character, Singapore's public housing landscape is strictly regulated by a series of planning and building design guidelines. Following the Concept Plan of 1971, land in the existing city area was reserved for businesses, whereas cluster of highly uniform new towns were developed along the mass transport lines such as underground and expressways that stretched to the suburbs. The only variations between different locations, given Singapore's small land size, are limited to the commuting time to the downtown area, which is in turn facilitated by an effective transport system.

The basic framework for public housing is nested precincts, made up of a new town, neighbourhood and residential. It starts with the smallest spatial unit: a residential precinct, a cluster of several residential buildings surrounding a communal open space, which covers 10–15 hectares and houses 2,500–5,000. Six to seven precincts make up a neighbourhood, which covers 80–100 hectares and houses 20,000 to 30,000. Five to six neighbourhoods, along with its facilities and infrastructure, creates a town, which covers 625 hectares and houses 125,000–250,000 (Foo 2001). This meant that Singapore initially had a clear socio-spatial demarcation between the public and private housing areas. Public housing was contained in standardized forms of suburban new towns. Private housing, on the other hand, enjoyed privileged locations that took the form of gated estates with swimming pools and sauna facilities. Granted, the socio-economic divide of public/private neighbourhoods is not unique to Singapore. However, as Goh argues 'in few other instances, is a massive machinery of public housing put to use to manage the disparities which threaten to grow wide and breed greater urban problems under a free market housing system in a global economy' (2005: 73).

The situation has changed in recent years, when socio-spatial stratification has been observed on the formerly homogenous public housing landscape. This is due to the surge of transnational elite enclaves in Singapore built in the midst of Singapore's public housing estates (Pow 2011). These 'quality' private housing projects also led the way for a heterogenisation of the public housing landscape, powered by individual consumerism and supporting the discourse of an open, cosmopolitan Singapore. Thus 'politics of quality', designating both the upgrading of old public housing estates as

well as newly designed and built flats, unravelled on Singapore's public housing landscape (Teo and Kong 1997). Pow (2011: 223) describes these public housing upgrading schemes as giving:

> mature housing estates a new lease of life with improvement of common facilities such as multi-storey car parks, landscaped gardens, playgrounds as well as architectural enhancements to the façade and interior of flats with fixtures that rival privately built condominiums.

In summary then, I use the concept of gentrification loosely, echoing the concept of 'planetary gentrification' (Lees et al. 2016; Shin 2019: 17):

> While we try to retain a generic definition that gentrification is the class remake of urban space accompanying displacement, this process gets mutated and emerges in different forms across geographies to reflect the contingent factors that exist in various localities.

Nevertheless, in contexts of racial diversity, capitalist development cannot be analysed without consideration of race (see Ong 2010; Li 2018). In this light, the above discussions of gentrification and the property state seem too economistic. Granted that the concept of 'planetary gentrification' emphasises 'the state that is the key constituent in gentrification in the global South and East' (Lees et al. 2016: 109); the anti-liberal property state, however, has to be situated within the multiracial housing nation.

Race and nation-building in Singapore

Having situated housing in Singapore within wider processes of capitalist and urban redevelopment, I now turn to how it might be understood within the state's other project of multiracial nation-building. I begin by positioning Singapore within postcolonial frameworks before turning more specifically to the material consequences and instantiations of the racialised nation-state building project. In short, housing inequalities and how they are experienced are not simply functions of class but also of the ways in which class and race intersect. This is the story that my housing biographies tell.

Postcolonial nation-building

There are now some givens in scholarship on race and inequalities. Most immediately, race and its empirical referents are not historically consistent across time and place, and hence racial categories are always, and most fundamentally, about power relationships and configurations (see notably Dolby 2001; Zuberi 2001; Kramer 2006). Even as a social construct, in other words, 'race' does not stand still. And yet racialised hierarchies dominated by contextually defined and specific groups have historically remained remarkably constant across countries, from the US to Brazil to the UK to Singapore (Marx 1998; Goh 2008). Thus, understanding the persistence and reproduction of these racial hierarchies has been one aim of Critical Race Theory (CRT), a theoretical framework used to see an array of local, national, and global processes and practices of racial hierarchy formation as well as their social and political underpinnings and impact (Bell 1995; Delgado and Stefancic 2001; Crenshaw 2011). Scholars elaborate the ways in which racialised mechanisms, values and practices jointly operate institutionally, politically, and economically. One particular focus of this work is around the creation of distinctive racial orders or racial hierarchies that are underpinned and maintained through a variety of structural and discursive forms (Bonilla-Silva 1997, 2015).

At the same time, the research on which this thesis is based also seeks to expand what has too often been US and US-centric or Western critical race scholarship, thus responding to Bonilla-Silva's calls for 'comparative work on racialization in various societies' (1997: 476). There is now an increasingly growing literature attending to this lacuna (cf. Weiner, 2012; Suzuki, 2017; Christian, 2019). While Suzuki (2017: 297) rejects 'a single way, method, approach, or conceptualization of race, ethnicity, racism, or racial identity' to avoid 'hold(ing) the Western experience as normative', Christian (2019: 181) explores race and racism through a framework based on a premise of 'global white supremacy'. She argues that it highlights 'the totality of the racial structure as always globally connected, if locally realized'. Nevertheless, what is common in comparative works is the focus on the 'multiple articulations of racism across national divides' (Christian et al. 2019: 1734). Taking on a postcolonial approach, Go (2018: 447) goes further:

> I am not speaking here of the lack of *cross-national* comparisons of race relations. There are plenty of those. The issue, rather, is about *trans-national* and *global* systems of power and concomitant racialized hierarchies: systems and hierarchies that traverse national boundaries and which conjoin the experiences of subordinated racialized groups across those boundaries.

I situate this project within this body of work. More specifically, in recognising that racism and its attendant processes and practices instantiate across political and cultural geographies in differing and complex ways, we might view these as 'linked in historically varied ways to … [the] history of colonial encounters' (Wade 1997: 21). We cannot understand racialised hierarchies in the so-called Global South, in other words, without situating them within (post)colonial nation-building projects.

Then, what is the relationship between nation-building and race in the postcolonial context? And how can we understand racialised, postcolonial nation-building efforts through housing in Singapore? In seeking to understand how and why race is central to the project of nation-building, the thesis examines the specific use of racial politics in Singapore's nation-building project. It explores how racial politics are deployed both materially and symbolically as instruments of nation-building, without losing sight of the relationships between global capitalism and both domestic and global colour lines.

Five centuries of imperialism, colonialism and neo-colonialism have had the result of entwining race with nation or nationalism (Mosse 1995; Mignolo 2002; Brubaker 2009). And this is also true of Singapore. This means that issues around racism and the question of the 'racial settlement' historically undergird a number of modern nation-states, not least because race is understood as being constitutive of the initial crystallisation, development and transformation of modern states (Goldberg and Giroux 2014). From South Africa to the United States to Brazil and other South American countries, and more recently to Africa and the Middle East, racial settlements – or the particular configuration and institutionalisation of racial hierarchies in the national imaginary and its associated citizenship practices and social policies – have been continuously negotiated and renegotiated. Racialised social hierarchies, in other words, are constitutive features of both nation- and state-building

– and of capitalist development and quasi-gentrification, as I argued above. Therefore, understanding the social mechanisms that produce racialised hierarchies is also one way to highlight the differential forms of citizenship that emerge within 'racial states' (Goldberg 2002). Virdee (2014), for instance, refers to 'racialised outsiders' as casualties in nation-making, both in the process, contributions and its historiography. The notion 'racialised outsider' is utilised:

> to denote how this group's (Irish Catholics) prior experience of subjugation and racialization as a people at the hands of the British elite helped inform their relative lack of enthusiasm for, and commitment to, the dominant politics and representations of the British nation once in Britain. After all, "their" nation was under the iron heel of the British state, they were castigated as Catholics and increasingly as members of an inferior Catholic race (2014: 24).

This way, Virdee (ibid.) addresses the marginalisation of racialised minorities in the colour-blind historical accounts of the working class in England, by showing how race 'was constitutive in the making, unmaking and remaking of the working class in England across two centuries' (ibid.: 5). Similarly, my dissertation seeks to understand whether Malays can be regarded as these 'racialised outsiders' in the context of Singapore's postcolonial nation-building.

I focus here on the material consequences and instantiations of racialised nation-building here before integrating these with my theorisations of housing and urban redevelopment as above. Theorists of the complex relationship between racial diversity and the constitution of the nation-state argue that they are unavoidably linked constructs (Balibar and Wallerstein 1991; Marx 1998; Goldberg 2002; Virdee 2014). As a politically significant cultural category, race is historically bound up with colonialism and with the making of nation-states in the decades of de-colonisation. In his study of the US, South Africa and Brazil, for instance, Marx (1998), shows how nation-building processes in crucial moments crystallised and formed around particular racial hierarchies. In this way, race and nation co-constituted each other, not least because nation-states were built around distinctive racial formations. This co-constitution of race and nation finds expression across a number of state formations across Asia, Africa and the Middle East with the end of the colonial empires

(Fredrickson 1982; Dikötter 1990, 1997; Asgharzadeh 2007; Weiner 2009, 2012). Building a democratic nation-state can therefore incorporate strategies that are inclusive of certain groups while exclusionary of other groups, designed to consolidate state control over its diverse populations. These racialised nation-building strategies are however overall divisive. Nation-building and race's entwined relationship suggests that racism – and racialised, institutional exclusion – might be fundamental to the functioning of the nation-state.

Indeed, FitzGerald and Cook-Martín have suggested that democracies which have been institutionalised as majoritarian nevertheless tend to regard racialised groups as outside the democratic settlement (2014). They argue that the anti-racist turn in liberal democracies was 'not a product of liberal ideology or democracy' (ibid.: 2), by showing how racist immigration laws were often the product of democratic influences and institutions. For instance, liberal democracies were the first to lead the way in implement the racist immigration policy yet were slower to retract them. This brings into question the 'nearly universal consensus' that 'takes it for granted that democracy and racism cannot coexist' (ibid.), and further shows the 'elective affinity' between the two.

In both its theoretical conception and material instantiation, then, the post-colonial nation state is founded on and operates by racial designs and racialised exclusions (Goldberg 2009). Therefore, the nation state becomes a nexus for racial politics, and an important site where the challenges of building a multiracial democracy play out. Despite Singapore's 'multiracial' claim that it acknowledges the diversity that makes up its population, the Singapore democracy remains a majority-Chinese one. And as happened in 1991, governments issuing policies regarded as disadvantageous to the dominant ethnic groups are liable to suffering electoral backlash (Tan 2003).

Nation-state building is both achieving the external validation by international law as a state and internal legitimation through people accepting both the state's monopoly on force and their new identities as 'citizens'. At issue is not just being a unified nation, it is being a cohesive nation-state that is able to politically and economically act. And this is where the core of Benjamin's examination lies in the 'unseen presence of the

state' - 'the gap has been bridged by the deliberate engineering of concern for ethnic, gender, linguistic, class, cultural and religious identity' (2015: 548). It is in and through identity construction that nation-states claim space in people's lives and to a large extent define and manage day-to-day living (Anderson 1991).

Extending Benjamin's (2015) idea of post-coloniality in nation-states, Chun suggests 'postcolonial theory (be applied) to institutions not literally related to colonialism – specifically the state – especially when 'colonial imagination becomes real' (2012: 684). Chua, for instance, shows how the Anglophone transnational communities in colonial Malaya 'overturned existing assumptions of nation and identity by creating the new category of Malayans as a non-ethnic descriptor for people of Malaya to function alongside the existing term 'Malay', which referred specifically to the ethnic group that located its roots in Malaya'; this linguistic usage reflected the constant need to shift their identity 'from the transnational identities of Chinese and Indians to their status in British Malaya itself'(2012: 302). Using the prevailing idea of Malaya as a nation to define their identity and validate their presence in the nation-state shows the 'abstract, outward-looking, *gesellschaftlich* mode of consciousness could now be taken for granted by the people as the unspoken terms on which they must live their lives' (Benjamin 2015: 598). In other words, not place of origin but of residence determined nationality in Malaya. How did this transition from a unitary Malaya to a multiracial Singapore occur? Governance of ethnic diversity in postcolonial Singapore is, intriguingly enough, branded as 'multiracialism' by the ruling party. The next section will discuss how the multiracial postcolonial nation-state was formed over the years.

Multiracialism

Scholarship on multiracialism in Singapore has tended to focus on the impact of PAP's racialist approach towards its own multiculturalism, which Lian (2016) argues is no less than that of a 'racial state' (Goldberg 2002). The notion of 'racial state' alludes to modern states that are by definition racial, where the state is seen as primarily responsible for bringing about racial divisions and bringing on racial exclusion. He argues 'that race has marked modernity and its development constitutively, that the

racial state is in this sense the paradigmatically modern social formation' (2002: 148); accordingly 'we have come, if often only silently, to conceive of social subjects foremost in racial terms' (2002: 1). In other words, if the racial state is the paradigmatic modern social formation, then one would expect race to be the master status - in Everett Hughes' (1945) terms. The contemporary global diffusion of a broad and wide "colour-blind" ideology manifests itself in variously: multiculturalism and racial democracy.

Multiculturalism was picked up late in Singapore. Discussions on multiracialism only ensued 20 years after Benjamin's seminal piece on 'The Cultural Logic of Singapore's Multiculturalism' (1976). While Benjamin (ibid.) examines multiracialism at the culturalist level through public discourse, Brown (1994) views multiracialism - a corporatist state's strategy - as a socioeconomic problematic. He defines corporatism as 'attempts by an avowedly autonomous state élite to organize the diverse interest associations in society so that their interests can be accommodated within the interdependent and organic national community' (ibid.: 47). Benjamin argues that such corporatist inclinations can be seen as applied to ethnic management where state elites 'depict and organize Singaporean society along primarily ethnic lines, even for the discussion of economic, political and social issues which do not relate directly to the ethnic realm of linguistic, religious or racial matters' (ibid.: 53). Recent works (for instance, see Goh 2008) nevertheless have begun to contextualise the institutionalisation of multiracialism in Singapore in terms of the prevailing historical and political conditions.

In order to build a postcolonial nation-state, the PAP government adopted multiracial meritocracy (Moore 2000). Multiracial meritocracy meant that each race was recognised as an equal yet distinct part of the multiracial nation, however, denying any affirmative action or compensatory discrimination measures. Success would be based on merit alone and not on any form of racial, ethnic, religious or cultural favouritism. Such seemingly fair policy however was implemented 'at the time of independence, (where) the Other/Eurasian category (then primarily British) was vastly wealthier than either the Chinese or Indians, and the Malays were much poorer than all the groups' (Moore 2000: 345). The effectiveness of Singapore's multiracial meritocracy

nevertheless leaves much to be said because the racialised economic hierarchy persists till today, 'reflected in income, education, housing and virtually every other social and economic category' (Moore 2000: 341). It has been argued that the very policy that alludes to merit-based social mobility functions to deflect attention from the structural bases of inequalities by reinforcing culturalist stereotypes (Rahim 1998; Barr and Low 2005; Barr and Skrbiš 2008). Singapore's multiracial meritocracy is manifested in three ways: racial self-help groups[11], a meritocratic education system, and subsidised housing to allow people of all classes to live in relatively similar conditions. Housing nevertheless continues to remain the strongest pillar of multiracial meritocracy and an emblem of hope for social mobility – especially for the Malays who remain on the society's bottom echelons.

Multiracial housing nation

One of the early steps Singapore took to consolidate as a multiracial nation state was through a set of resettlement and dispersal policies, 'as the new government sought to mould a diverse and disparate population into a manageable and measurable modern Singaporean nation' (Rocha 2011: 108). Resettlement into public housing had taken place for the majority of slum dwellers between 1965 and 1985. This is to be understood in the context that less than 10% lived in public housing when HDB was first established in 1960. The absence of slums in Singapore today depicts the success of the state's resettlement approach, which has been described as 'the most comprehensive in Asia, if not the world' (Kleevens 1972: 57). HDB attributed it to its philosophy that 'land assembly would be met with strong resistance unless every settlement case is offered alternative accommodation' (Teh 1969; Wong and Yeh 1985). Successful resettlement may be credited to other factors as well (Kleevens 1972: 58):

> The families selected for relocation are given notice well in advance, at least six months. They are given S$250 disturbance allowance and S$50

[11] The state rationale behind the establishment of community-based self-help groups for each of the major racial groups in Singapore 'is that the members of a racial group will best know what problems their group is facing and how to solve these problems most efficiently' (Moore 2000: 345).

> transport allowance. Farmers, usually small, are given alternate choices of new land and city dwellers can choose from alternative low rent flats. The building of new housing estates goes in advance of the slum-clearance... whole squatter-communities can be rehoused 'in toto'... [where] even the shops moved over at the same time. Together with the provision of other basic facilities and amenities this scheme is successful in bringing about minimal inconveniences to the affected families.

It can be said that from early on, great care is taken to minimise the disruptions caused by the move. Nevertheless, resettlement had effectively redistributed Malays geographically. This weakened them politically by removing the possibility of political representation based on electoral districts. The proportion of Malay representation in the legislature dropped from 20% in 1960 to 13% by 1974 (Kassim 1974). Malay legislative representation was strongest during the 1963 merger and immediate post-merger years due to the Malay strongholds of Kampong Kembangan, Geylang Serai, and the Southern Islands.

> Before the Malays were resettled into new towns, they were concentrated in certain areas, Geylang Serai, Kembangan, Bedok, Siglap, Southern Islands, which evolved naturally into Malay political constituencies. Resettlement dispersed the Malays to live among Chinese, Indians and others. This served the purpose of national integration, but it also meant no more racially guaranteed seats for Malay candidates. Every electoral constituency was now a Chinese majority one (Lee 2008: 499).

The electoral clout of the Malay community was effectively diluted by urban resettlement and public housing programmes in the 1960s and 1970s (MacDougall 1969; Rahim 1998). The Malay community became a numerical minority in all electoral constituencies. Majoritarian nation-building had fragmented the Malay polity across Singapore and eroded the electoral base of Malay-based parties such as *Pertubohan Kebangsaan Melayu Singapura* (PKMS)[12]. And the correlation between the numerical decline in Malay political representation and their limited electoral clout as a consequence of housing policies was further made conspicuous with the introduction of 1989 ethnic residential quotas in public housing estates (see Sin 2003). Such is the ambivalent ambiguity that the Malays in Singapore navigate in pursuit of

[12] Also known as Singapore Malay National Organization (SMNO).

a dignified life, seen through the prism of housing. Housing, on one hand, had meant resettlement and displacement, but it also offers the possibility of social mobility in Singapore.

Displacement and un-homing: A lifelong experience of Malays in Singapore

As I conceive of it in this thesis, displacement is more than just physical dislocation owing to resettlement or relocation. The thesis explores the biographical, lifelong experience of displacement, both as it unfolds in discrete events and in their social, political, economic and existential implications for the subjects concerned. Drawing on Atkinson's (2015) symbolic displacement and Elliott-Cooper et al.'s phenomenological displacement (2020), Shin (2019: 2) writes that:

> it will be important to understand how displacement itself will be a longitudinal, long process– it may actually give us some difficulties in terms of identifying when is the actual starting point of displacement and also when is its last ending point.

Being displaced does not necessarily entail nor can it be reduced to physically moving away, it can occur phenomenologically in a changing urban social context whilst remaining in one's home. This means that, as Elliott-Cooper and colleagues (2020: 504) write:

> displacement is not just about direct replacement of poorer by wealthy groups; it also involves forms of social, economic and cultural transition which alienate established populations. This can entail forms of slow violence, which render particular neighbourhood less hospitable and accommodating to established residents, as well as direct and forceful acts of expropriation which the vulnerable and precarious seem least able to cope with.

Nevertheless, across the various forms of displacement, each has lasting implications. Understanding displacement is thus to see it as a longitudinal process, which allows specific points or pivotal moments to be highlighted. This can be gained from the point of view of individuals from vulnerable populations. Importantly, both symbolic and phenomenological displacement allude to the experience of continued displacement even after one has secured a stable home or without having moved homes. They might

be conceived as the process of un-homing (Elliott-Cooper et al. 2020). Un-homing refers to the process which cuts the links between residents and the communities to which they belong. between people and place; and such displacement manifests 'through a range of modalities, including experiential, financial, social, familial and ecological' (Elliott-Cooper et al. 2020: 494).

Being Malay in Singapore is characterised by the existential tension between being, yet not feeling, at home (see Leow 2015, Poon 2016). The Singaporean-Malay identity entails the displacement of Malay language, history, and identity to a postcolonial one in the context of official multiculturalism in Singapore (Chua 2003). The different forms of displacement experienced by these Malays are underpinned by their status as an indigenous minority. In that context, what are the Malay experiences of 'un-homing'? What might have shaped these experiences? And can we derive a deeper conceptualisation of 'un-homing' in the context of nation-state building? The concept of un-homing shows how resettlement is displacement occurring simultaneously on different levels, and in my dissertation, I attempt to identify and explore these differing levels, as well as scales. While the break in community ties may make one more exposed to economic uncertainty on an individual level, this also has effects on another scale: 'at what point [do] acts of individual un-homing can be described as having given way to a more encompassing form of displacement that involves the erasure of an entire community' (Nowicki cited in Elliott-Cooper et al. 2020: 496)?

Again, such erasure can happen on different levels. In the case of Malays in Singapore, with Separation, state building brought a significant change of circumstances and a rupture with the context of the predominantly Malay region Singapore was in. Might such loss of majority status in the Malay region, through the creation of post-Separation Singapore itself, have led to a form of un-homing? A specific reason why the Malays might have experienced un-homing with Separation is due to their newly formed status as an economically backward minority. The 'racial distrust and fear' of the Malays towards the newly formed Chinese government, was based on the worry that the new government would not devote more resources to the Malays given 'the imbalance in development between the races' (Rahim cited in Ahmat, 1971, p. 10). Despite assurances from the predominantly Chinese-majority government PAP and

being recognised as indigenous in the Constitution of Singapore, they felt ‘isolated in their own home country’ (Rahim cited in Ahmat 1971: 10). Might this ‘displacement at home’ be a key to understanding Malays’ social relegation and their acquiescence to the socio-economic stratification?

Indicators for housing success in Singapore are various. Singapore’s annual census celebrates the ever-increasing homeownership rates of the nation state. The state’s commitment to a more ‘equitable’ mix of socioeconomic population is seen from the proportion of 3-,4-,5- room flats in different towns. The permanence of the ethnic quotas in public housing continually upkeeps the social integration in each block. These statistics show how devastatingly effective policies are in assigning where people can and cannot live, based on their income and race. What did these policies mean in practice? Does the diversity of the neighbourhood in Singapore mirror that of the nation-state? Is there a majority of minority neighbourhoods in select towns? These statistics and stated policy aims are in themselves insufficient to point to racial harmony nor do they carry the traces of the un-homing processes and resultant displacement that may have been involved in realising these policies.

Thus, responding to calls for ‘the lived experiences of urban displacement from the perspective of established, lower-income groups, revealing the processes of un-homing that impact violently on some of our most vulnerable populations’ (Elliott-Cooper et al. 2020: 504), housing biography as method is able to show the nuanced experience of displacement, as well as the longitudinal nature of displacement in different forms at different times, whilst constantly cumulatively ‘un-homing’ both individuals and communities. These various considerations thus have culminated in developing the notion and methodological toolkit of the housing biography, which the following chapter details, in an attempt to see the macro structures in and through the micro subjectivities of my protagonists.

Chapter 3 | Housing biography as method

All five of my Malay respondents lived as protagonists through Singapore's housing moments. They experienced its many inflections over the years, very literally inhabiting its varied practices. The youngest was 50 years old when interviewed in 2015, whilst the oldest was 81. Even though they might not each have experienced every housing moment individually, they and Singapore's housing policies are linked both through their parallel biographies and through the ways in which they experienced their place in their nation-state. The housing biographies detailed and theorised in this thesis critically interweave the state's housing policies across several decades with the housing lives of five Malays in order to provide a fuller, richer account of an historically silenced narrative of Singapore's 'housing nation'. Together, the continuity of accounts through housing biographies ethnographically allows me to gain a sense of people's housing lives.

This chapter first details the methods, aims and pragmatics involved in conducting my research. I first elaborate my use of 'the housing biography' in its various dimensions as a methodological innovation for understanding the complicated ways in which Malays have lived through – and in – the nation-state's housing history. Using their housing biographies as windows into their experiences allows me not only to tell their individual stories, but it also allows access to the wider story of Singapore as housing nation. Next, I detail the other sources of primary data that I draw on in this thesis: newspapers, maps, and reports. I close the chapter with some reflections on the ethical issues arising, and on some limitations of this project.

The use of housing biography

I had begun my research with a simple goal: to understand housing in Singapore. I sought to understand how housing is experienced, and how Malays experienced their housing lives. Specifically, I was planning to explore the understandings and practices

around (re)housing, or state relocation in Singapore. I spoke to residents in Tanglin Halt, the largest SERS relocation site to date. They recognized their neighbourhood as prime land and were aware of emerging developments in the area. No complaints about unfair relocation arrangements arose because they were given new homes and duly compensated. There was, however, difficulty in talking in more depth to the residents. This constituted my first quandary - why the silence if all is good? I could feel their silence both in what they did not talk about or seemed to avoid talking about and in what they chose to say. Residents were hesitant to speak about this, not out of ignorance, it seemed to me, but out of a certain awareness. With time, and as I continued to speak with residents, I noticed that a sense of displacement lingered alongside the excitement of getting new homes. I became increasingly aware that displacement was not a binary – it was not about being displaced or not. Displacement, I understood, came to mean different things across different individuals and in different periods, as state practices of relocation evolved. A lifelong, biographical narrative of experience thus seemed a better way to approach these shifting meanings rather than my planned interviews simply focusing on participation in the latest government housing programme.

Inspired by Alexievich's (2016) beautiful reconstructions of lives in the Soviet period in *Secondhand Tim*e, I developed the notion of housing biography. *Secondhand Time* (2016) documents the final days of the Soviet Union by depicting the turbulent changes the Russian people experienced in the 1990s and 2000s. Most of the voices in Alexievich's account are ordinary people who lived through some of the Soviet era's most tumultuous events. Alexievich's intention in assembling these biographies of everyday people was to narrate the 'missing history' of 'everyday life of feelings, thoughts, and words'[13]. In other words, she is interested in exploring how history has been reflected in daily lives and understood by the everyday man – the type of history that is typically ignored by historians who examine major events. In her Nobel lecture, Alexievich explained, '[I was not] looking for heroes. I was writing history through

[13] "The Nobel Prize in Literature 2015," Alexievich Svetlana, accessed January 6, 2020, https://www.nobelprize.org/prizes/literature/2015/alexievich/25408-nobel-lecture-2015/.

the stories of its unnoticed witnesses and participants'[14]. This echoes Les Back's (2007: 1) notion of listening sociologically to 'the fragments, the voices and stories that are otherwise passed over or ignored. The task of sociology is to admit these voices and to pay them the courtesy of serious attention'. As people recounted their experiences in times of political and socio-economic changes, each personal narrative - cumulatively - gradually spoke to both Russia's difficult transition and its current socioeconomic and political status. As Alexievich explains:

> I'm interested in little people. The little great people is how I would put it, because suffering expands people. In my books these people tell their own, little histories, and big history is told along the way[15].

She refers to interviews with her respondents as 'conversations'. They captured the pain and joy of life's realities during Russia's transitions. And they are specifically conversations about experiences. The beauty of *Secondhand Time* lies both in the intimacy of these experiences and in their orchestration into a symphony of voices that convey the epoch. I could not aim for the symphony to deploy the themes of Malays' lives in housing in Singapore; but I did find that a much smaller quintet of five Malays was quite evocative, and that it connected lives to moments of the nation – here housing and un-housing events.

In this sense, my empirical use of the housing biography has been quite close to the life interviews of oral history, but through the more focused lens of lives in (and out of) housing. Through them, I seek to understand how my Malay 'protagonists' (to take up Alexievich's term) experienced decades of housing policies in Singapore and what meaning these years and experiences held for them, an understanding on their terms and their interpretation. At the same time, my respondents' housing biographies did point me to some specific housing and relocation events, as well as broader political moments – as is typical of oral history interviews more generally (Loh 2013), and I then documented these housing moments and assessed them further (see below).

[14] Ibid.
[15] Ibid.

Above all these housing biographies breathed ‘life’ and brought colour and nuance to Singapore’s grand narrative as a global housing nation.

Interviews: Five Malays

With this inspiration and aim, I conducted repeated in-depth interviews with five Malays between October 2015 and August 2016. All of the interviews with the older respondents were conducted in Malay, whereas the youngest was more comfortable speaking English. I am familiar with local conversational practices and was alert to the cultural references they carried. Photos, maps, and newspapers accompanied these conversations and brought materiality to the housing memories. In particular, Malay films by Teuku Zakaria alias P. Ramlee served a bridging function in my conversations. His works had defined Malay cinema’s golden age in the 1950s and early 1960s. My older protagonists did not trust that I could fully grasp how dismal the living conditions they had narrated were. Acquainted with these films, though, I was able to refer to specific films that depicted the prevailing living conditions, reflecting the poverty in the Malay society. P. Ramlee’s films have been seen as a historical and archival resource for understanding Malay lives in the post-war years (Aljunied, 2005; Barnard, 2006). In addition, and in my case especially, the multifaceted audience that P. Ramlee’s films continue to draw were important: they were ‘made up of varying generations, from the generation that lived during the colonial period, post-independence Malaysians, Malaysians today and not forgetting his overseas following’ (Ahmad and Lee 2015: 412). This enabled me to use his films as an effective interview aid.

Little by little, the stories of these five housing lives reconstructed for me how the nation’s history intersected with individuals’ lives over their lifetimes. At the same time, each biography allowed me to conjure a singular housing moment in multiple ways simultaneously – of the adventures of choosing to stay in one’s homeland with Separation, and with it, the difficulties of resettlement in the newly formed nation – state. And across these biographies, the same (re)housing moment evokes a kaleidoscope of meanings – from the grand possibilities of living in a new flat to the

remote possibilities for companionship. The idea is not to depict coherence but to narrate a more expansive and expressive story of the nation – through significant episodes – deeply etched into the lives of five Malays, using housing as a prism and pieces of ethnography carefully put together.

By nature, housing biographies can be private and sensitive as they tell of sleeping arrangements and family affairs. I put care in how I approached potential respondents, and sought to earn their trust. I was consistent and open in explaining my research from the beginning. Initially, I conveyed to them a description of my research, the purpose of my study, as well as information about myself and my institutional affiliations. But I also sought to make them full participants in the research, and to share its aims: for some, especially the older ones who had experienced the resettlement from the Southern Islands, there was a sense in which this project seemed worthwhile to them, as a means of recovering the Malay history of housing in Singapore. And after a period of time, there was no more description of research questions or giving directions because a clear relationship had been established. As the interviews progressed, there was a level of trust. Three protagonists encouraged me to record our conversations.

After I had established myself as a student-researcher, I ventured to distinguish myself from 'research tourism'. Adi highlighted that they were used to researchers who were keen to find out more about Tanglin Halt as a site of state relocation but disappeared after that. Gradually, I assumed the role of a young Malay Singaporean researching the community's history, our community's history. Due to the intersection of age, race and Singapore having been my home all my life - something I shared with my five respondents – they were explicit in telling me about racial redistribution, and in giving their opinions about racial quotas. There was a consciousness and understanding of what was going on as they were able to tell me the rationale behind their evictions, the political strategy then as how they understood it, all through their awareness of being a Malay during that period. They shared with me as they felt that I was able to understand these depictions (at least, to a certain extent) on their terms. This was important in having access or enabling conversations that hint at displacement. They wanted their histories, their stories, recorded.

Initial questions got respondents to describe their housing life, to allow me to put myself in their shoes i.e. I was asking them to tell me what "a day in the life of this house" was like. Before the first interview in the protagonists' house, I did preliminary scoping to contextualize their experience and history by walking about ten minutes in each direction and noting the nearest facilities such as bus stops or post office. Asking them about their neighbourhood, activities, facilities and neighbours enabled me to find out more about their networks as well as their own sense of racial identity and boundaries, and how these interacted with their housing decisions. Alongside getting a sense of their current housing conditions and experience, I sought to stimulate respondents' memories of their past homes, their own or their parents' memories of relocations, as well as their perceptions and aspirations regarding home and homeland. Throughout the biographical interviews, I sought to explore not just *where* they lived but *how* they lived where they lived.

The first protagonist I met was Yat. I had introduced myself and my research to a Malay female food stallholder in one of the hawker centres in Tanglin Halt. She straightaway suggested speaking to another stallholder selling chicken rice in the same centre. According to her, he had been in the area for a long time and would know more people. True enough, the male, 50-something chicken rice stallholder introduced me to a group of elderly men sitting in the hawker centre. One of them was Sazali, who later introduced me to my second protagonist, Adi. Before introducing me, he described Sazali as one of the most elderly men in Tanglin Halt. It was only after my first meeting with the group of men that I met Adi. Sazali and Adi were friends and had known each other for a long time. Adi also lived in the area. Sazali had invited him to join the next group discussion which took place in the same hawker centre. My conversations with Adi always occurred in a group setting in different hawker centres in Tanglin Halt. That same day, I returned to the chicken rice stall to thank the stallholder and ran into Yat who was helping out at the stall. She was very interested in my research and gave me her contact details. Yat then asked me to come by her house a few days after. She lived alone in a two-room flat a few blocks away. Unlike Adi, all my conversations with Yat were in her home.

Yat then introduced me to my third protagonist, her younger brother Hans. She shared that it would be better to speak to him because he ‘collects a lot of historical things’. I then found out about Hans’ interest in a form of housing autobiography. He shared many photos and documents that he had accumulated over the years. Hans and I met with many other former residents of the Southern Islands in different homes, coffeeshops and public places. Due to our gender difference, if we met alone, it had to be a public place.

My fourth protagonist, Airah, was introduced to me by Hans. Hans and Airah were fellow islanders on Bukom Kechil and remain in contact to the present day. Hans visits her regularly. All my conversations with Airah were at her home, yet our conversations would always have someone else present. For instance, I first met Airah with another islander, Zahara, who lived nearby. Airah is the only protagonist that does not live in the Tanglin Halt area. Hans did not live in Tanglin Halt per se, but lived nearby. My last protagonist, Zee, was a Tanglin Halt resident involved in SERS and she was the only one introduced to me by a friend. I met Zee in her flat.

I had accessed my respondents through a mixture of snowball sampling, fieldwork in Tanglin Halt, and personal contacts. My final selection of the five protagonists, out of 20 respondents, whose housing biographies form the backbone of this thesis, is grounded spatially and historically. I selected two protagonists from each housing moment: early resettlement policy in the Southern Islands and ongoing SERS relocation policy in Tanglin Halt. My fifth protagonist however was involved in both housing moments and was able to provide a form of continuity between the two policies. In addition, these respondents were the most open to me and my project, and as a result, shared the most forthcoming accounts of their housing lives. Thus, although these five housing biographies of course cannot claim any completeness in representing the Malay housing experience, they can, however, cast light on important dimensions of housing life of Malays in Singapore.

Housing biographies and subjectivities

This biographical approach has a rich tradition in sociology, anthropology and geography, but has not been well-used and only recently adopted by housing studies (Franklin 1990, 2008; Ronald 2011). In housing studies, biographies do more than document the impact of housing policies through residents' experience with a view to anchoring relocation, capitalism, and, as the case may be, nation-building. Similarly, I understand the housing biography also as a way of 'seeing' the state – and the subjectivities it produces - through its intimate spaces, as a glimpse into how Malays actually *experience* the state and its policies and inequalities. In making sense of their housing lives and biographies, I asked:

- Can we see the emotional experience of inequality though 'home'?

- What kind of subjects and subjectivities do Singapore's housing policies produce among ethnic Malays?

Thus, I use the notion of housing biography not only as empirical, data collection tool but also as an analytical tool, stylising, condensing my respondents' experience of structural constraints and possibilities, and the subjective logics of these experiences. In other words, housing biographies open up a way of seeing structural relationships and the dispositions they foster through respondents' experience and articulation of their housing lives.

The structural power relationships in which people's housing biographies develop can helpfully be understood through a Foucauldian (1977, 1980) lens. Thus, I will analyse how certain kinds of housing subjects are constituted, for instance, by looking at how respondents' reflections on their experiences suggest both structural constraints and possibilities. As is well known, Foucault conceives of power as a productive relation. The subject is constituted through specific technologies of power. Foucault argues that the mechanism of this power-knowledge is not repressive and outrightly oppressive: 'We must cease once and for all to describe the effects of power in negative terms: it 'excludes', it 'represses', it 'censors', it 'abstracts', it 'masks', it 'conceals' (1977: 194). Instead of referring to the state as an abstract entity, there is a need to study the

state practices or ‘micropower’ in terms of its discourse, found at and permeating different knowledge systems.

This is useful for my construction of housing biography as method and what it implies for seeing and understanding subjectivities. Subjectivity is a ‘synonym for inner life processes and affective states’ (Biehl et al. 2007: 6), which are ‘refracted through potent political, technological, psychological, and linguistic registers, capture the violence and dynamism of everyday life’ (ibid.: 5). I explore how the state’s technologies and materialities generate specific modalities of subjectivity and discourses around housing and belonging. As Foucault put it, ‘the individual is not a pre-given entity which is seized on by the exercise of power. The individual with his identity and characteristics is the product of a relation of power exercised over bodies, multiplicities, desires, forces’ (1980: 73). In other words, the productivity of the state’s technology of power might be seen in and through individuals and their subjective experience.

While Foucault’s analysis helps me to account for the ways in which subjectivities are generated through technologies and discourses of power in the context of Singapore, subjectivity emerges from the constitutive tension between the individual and such technologies and discourses. Here, it is helpful to turn to Judith Butler’s theorisation of the constitutive character of agency for subjectivity: ‘If the subject is a reworking of the very discursive processes by which it is worked, then ‘agency’ is to be found in the possibilities of resignification opened up by discourse’ (2017: 135). Agency, for Biehl, Good and Kleinman, can be theorised as ‘the agonistic and practical activity of engaging identity and fate, patterned and felt in historically contingent settings and mediated by institutional processes and cultural forms’ (2007: 5). Subject positions thus emerge as products of an aggregate of state practices and agency. In taking up housing biography as a method, however, one must not forget, following Biehl, Good and Kleinman, that the focus on subjectivity is ‘to theorise not an intangible subject but human conditions’ (2007: 15). Therefore, as I was putting together the housing biographies and unravelling their themes, I became aware of specific features and ways of relating to housing and relocation, home and neighbours, which in each case pointed to a rather distinct subjective orientation.

A quintet of housing biographies

Whilst 'human conditions' cannot be subsumed under consistent subject positions, I was struck by the rather clear overall theme that emerged and seemed to organise each housing biography. On the one hand, I sought to convey the richness of some of the conversations with the protagonists – trying, like Alexievich, to remain faithful to them: their narratives are given space, to allow their voices and stories to come through. It is hoped that this achieves a certain integrity in terms of how these protagonists are narrated, as whole stories and substantive people.

But at the same time, I stylise them to highlight significant features in relation to housing policies and relocation programmes. They definitely embodied some possibilities for Malays in this relation: some displayed property-mindedness and an aspiration to be a proper Singaporean; whilst others attempted to live with the legacy of the loss of their homes on the Southern Islands - as island biographer, displaced islander, or relegated citizen. These descriptors condensed the specificity of each experience, and in doing so, pointed towards common experiences. They suggest something that is true beyond the individual.

But, like Alexievich's symphony albeit in much more modest proportions for an also more focused topic, my quintet of voices also allowed me to understand how housing was experienced and lived in Singapore, as my protagonists themselves led me to the housing policies which had significantly affected them. Different individuals emphasised different policies. Zee was focused on the present SERS policy in Tanglin Halt while Hans and Airah preferred to speak about the resettlement policy in and from the Southern Islands. Adi was more interested in broadly comparing the housing policies before and after Separation. Finally, Yat did not speak much about the relocation policies, except to share with me how free she was living in the Southern Islands, yet at the same time, being a caregiver on the islands resulted in grave consequences in her subsequent life on the mainland.

Contextualising housing stories with newspapers, maps and government reports

> That is more or less how my conversations with my protagonists begin. People speak from their own time, of course, they can't speak out of a void. But it is difficult to reach the human soul, the path is littered with television and newspapers, and the superstitions of the century, its biases, its deceptions (Alexievich 2015: 8).

After the interviews, I looked to newspapers, for instance, to find out about the politics surrounding the population resettlement from Bukom Kechil. Newspapers indicated economic reasons for the resettlement, whereas Hans pointed me in the direction of political tactics. I relied on secondary sources including newspapers to explore the historical background of the housing policies especially in the Southern Islands. With the few sources of information, access was further restricted including the National Archives. Newspaper reports enabled me to construct a timeline of Bukom's resettlement and situate it within the broader Southern Islands resettlement. The close relationship between Singapore's government and the newspaper industry meant that newspapers could be seen as vehicles spreading and deploying government policies and taking part in the cultural-symbolic construction of the Singaporean nation (Hussin 2001). I adopted this perspective when analysing newspaper articles discussing the Southern Islands, with a focus on Bukom Besar, Bukom Kechil and Semakau, from 1957 to the 1970s.

Since different languages presented ideological messages differently, I selected The Straits Times (abbrev. ST), which remains the most widely circulated English newspaper, as well as Berita Harian (abbrev. BH) and its Sunday edition Berita Minggu, which are the only Malay newspapers available in Singapore today. The Straits Times and Berita Harian/Minggu were founded in 1845 and 1970 respectively. An earlier notable Malay newspaper that could have been included was the Jawi-scripted *Utusan Melayu* (Malay Mail) which was published from 1939 to 1970. *Utusan Melayu* not only published local news but had been recognised as being 'strongly chauvinistic on the Malay behalf' (Roff 1994: 177). Apart from lacking the fluency in the Jawi script, I noted that *Utusan* had been printed in Malaysia since 1956 (Maidin 2013), which would have impacted its editorial slant. Therefore, practical and theoretical reasons mandated its exclusion.

Apart from newspaper analysis and reports, I studied the changing land uses for Southern Islands at the land use registry. Drawing on the same source, I also carried out a land mapping exercise to find out about the history of land ownership on Bukom Kechil. Additionally, I complemented Adi and Zee's housing biographies with interviews with seven real estate agents specialized or involved in SERS areas. I used these interviews for gaining an understanding of the market, the area and SERS, but also of the relations between the SERS programme and residents. Real estate agents have a feel for the market in Tanglin Halt as 'market experts', as their job requires them to know and be aware of the market, trends, history, rules and regulations as well as resident profile of the area. There was a long list of real estate agents previously involved in Tanglin Halt from property listings. I carried out phone interviews as this was the real estate agents' preferred form of communication. Phone interviews were also the only way to establish my first contact with these real estate agents as I did not know any of them personally. Questions revolved around their own profiles, how long they had been in the profession, in the area, their assessment of competition and its evolution over the years. I also asked them about their customer base, and how price and sites had evolved over the years for SERS. I managed to follow a resident to ask a real estate agent about selling her SERS unit. She was still considering where to move, whether to the designated area or elsewhere, whether to sell her flat early or later and she wanted to ask the agent for his expert opinion. I then asked him further about SERS at the end of the session.

Sensitivity and silencing

My respondents' accounts not only complicated the housing nation's narrative, but were also about retrieving parts of the Malay past that had either been silenced or never articulated. In bringing out a silenced part of that narrative, I was asking my protagonists to vocalise 'unspeakable' things, stories that have not been narrated before. There were a number of former residents from the Southern Islands who had been approached by my protagonists but did not want to associate themselves with the project. I took the usual precautions regarding privacy and confidentiality: names have

been changed and the only information included about my protagonists are age and gender. However, owing to Bukom Kecil's tightly knit community, they are aware of the possibility of being identified. Also, some protagonists likely talked with one another about their conversations with me. I made it clear to people I talked to that they had the option to ask that their interview be withdrawn from my research and not included. I also did not pursue my protagonists if they no longer wanted to stay in contact with me.

All interviews were done in locations in which respondents felt comfortable. This included public places and homes. Most protagonists were first interviewed in a group and in a public setting such as the void deck or hawker centre. It functioned as a safety net and allowed protagonists to find out more about the study. There was also a tendency for the group discussions to become individual interviews in turns. People were careful when they spoke. I thus encouraged interactions in these group interviews by introducing open questions, with minimal moderation. In-depth interviews were then conducted in the more private settings of their homes after these early interviews in public spaces. They were more forthcoming at home, especially when alone.

However, once they were comfortable with opening up, the stories flowed. I paid attention to what the protagonists were telling me and what they were not and why. Different voices required different kinds of listening. Zee's use of 'so-called' was a signal that she was critical of the term used or event that she was describing. These terms were usually those used by HDB such as upgrade, officer, future, notices and claims from HDB that Zee's family were 'so-called going to make about $30K'. I also paid attention to humour during the interviews. As I probed emergent themes over the course of my interviews, I was increasingly careful when asking for opinions. Asking for an opinion, versus an understanding or experience needed a different approach. I used indirect questions that revolved around their neighbours, community, and home in finding out their relationship with the state - through whom, in what ways and how it was experienced. I only raised it towards the end of the interview or when they themselves passed judgments on issues. I employed the use of gentle questioning, hypothetical scenarios and at times, gave my own family examples and experience.

This led me to reflect on why they trusted me to uncover these sensitive housing biographies.

The history of the Southern Islands had, for a long time, been absent. It was only recently narrated, and in a very selective manner. Silencing of the islands' history can be seen in how memory was revised in conjunction with Singapore's bicentennial celebration. I had looked at the official websites for 'housing memories'. For instance, the state-sponsored documentary project 'Island Nation' that focus on the outlying Southern Islands is used to support the narrative that Singapore had been around for over half a century. Yet, the political significance of the Southern Islands in the nation-state's founding years had been glossed over.

Second, silence could also be seen from the absence of not just histories but materials to write them. There had been an exhibit titled *Balik Pulau: Stories from Singapore's Islands*, at the National Museum of Singapore in 2014. The curators of the exhibit identified the difficulty in getting materials for Southern Islands:

> In terms of researching for this exhibition, the hard part, for some of the islands, you really could not find anything. They were cleared many years ago, such as Pulau Semakau which was cleared in the early 1970s. In other cases, some islands were not inhabited in the past. All the more there was no reason for anyone to have ever written anything about them[16].

This was similar to the experience I had: in trying to obtain the limited data on the Southern Islands, organisations that I had approached including the National Archives granted me restricted access. The curators attributed the lack of evidence to the resettlement. Although the settlements may no longer exist, the islands' former inhabitants were available though ageing. And their experiences of urban change were one of displacement, as suggested by the same curators:

> The first instance of island displacement was at Pulau Semulun, which appears in an old *Dondang Sayang*[17] song. In the early 1960s, the place made way for shipyards. At that time, the authorities shifted the islanders to a nearby island and even built them new houses. […] Later on, in the

[16] "View from above," Island Nation, accessed October 25, 2019, http://islandnation.sg/story/view-from-above/.
[17] Singing of Malay poetry.

> 1960s and 1970s, the western part of Singapore was turned into a huge industrial zone. It was like a slow juggernaut. At different points, one island after another would get swallowed up: Damar Laut, Ayer Merbau, Merlimau and Ayer Chawan […]
> With regard to displacement, it seems that the window of time given for islanders to know that an island is targeted for development is short and uncertain[18].

And these curators seem to suggest alongside the history of the islands, displacement had occurred as a result of the resettlement. Not only are the histories of these islands absent, but also the stories of the islanders beyond living on the islands. Stories of their displacement have been silenced. Finally, in trying to retrieve stories that have not been read before, I met with a wall of silence even within the community. Political sensitivity was involved and they were not willing to share.

The story of the world-class multiracial housing nation is a story that is easy to slip into when it is frequently referred to and dominantly narrated. Yet the moment I listened to stories from my protagonists, I began to unknow my home. How had I seen my home before this? I definitely did not see the Southern Islands. Neither did I see SERS as displacing select communities. My hope is that these stories, or at least my understanding thereof, tell of the nuances within this exceptional property state. These biographies provide us a way of escaping the first-person narration by the state to a story that is perhaps more sympathetic to more individuals - one where the plot opens up. Despite all of their differences, however, what is remarkable is that these stories revolve around a longing for belonging, a desire for connection. Even the most property-minded Zee moved to be close to her family, even Adi who sought to be more Chinese. He wanted to belong someplace, in some community. It is not that they enjoy being biographers of their displacement, continuously invested in their unhappiness – seen in the multiple processes of un-homing. But in telling their stories, they get to decide what is written in the pages imprinted in their minds which shapes their realities. Because just by virtue of telling their stories, they tell of the impossibilities of what the plot that could not be- for them. How they ended up, how they are, and how they have tried successfully and unsuccessfully. But it has to be written. Because

[18] Ibid.

if life is shaped by choosing which stories are worth listening to, there is an urgency in going beyond a singular story. Because while one might not have control over the structural constraints, perhaps the quality of our lives hinges on the stories we tell about them. Because these are the stories of our lives and we should be allowed to tell it, especially in a world-class home.

Chapter 4 | Five Malay lives in housing

The chapter explores how the five Malays I met understand, navigate and respond to the various housing policies that shape their lives (Table 1). Whilst each is unique, when taken together their housing biographies can be suggestive of some ways in which housing policies have been lived and experienced by ethnic minority Malays in Singapore. In this chapter I therefore ask: how do my respondents make sense of their housing moves, of the state's attempts over the years to position them in various ways in terms of home; how do they conceive social mobility, and how do they see themselves and their place in Singapore's wider socio-economic development? Thus, in a bid to try to understand how five individual Malays navigate both constraints and possibilities in their housing lives, I hope to offer a deeper and more meaningful understanding of the state's housing policies, and how as sites of these experiences, these policies in turn might enable the agential constitution of distinctive subjectivities. More than just exploring the produced subject positions, housing subjectivity is seen as embodied and agentially enacted. What might be some different ways of experiencing resettlement and relocation in Singapore?

The chapter organises the five biographies loosely along two axes. First is what I will refer to as the axis of housing mobility, running from accommodation with (positive) to relegation from (negative) the housing mobility model promoted in Singapore. And the second is an axis of subjective investment in 'home' - which I take to be necessarily evolving. These correspond to what might be seen as external and internal subjective axes. The chapter begins with two housing biographies, embodying Malay versions of what Haila (2016, 2017) refers to as property-mindedness and orientation to housing mobility. I then turn to three biographies which shape Malay experiences of 'un-homing' (Elliott-Cooper et al. 2020) as a result of racialised nation-building through resettlement.

Table 1: My protagonists and their sequence of houses

Zee	-	4-room flat, Pasir Ris	Executive flat, Pasir Ris	3-room flat, Tanglin Halt	4-room flat, Punggol	
Adi	Kampung house, Raden Mas	3-room flat, Tanglin Halt	4-room flat, Queens Close	4-room flat, Queens Close	3-room flat, Commonwealth	2-room flat, Dawson
Hans	Kampung house, Bukom Kechil	Kampung house, Semakau	3-room flat, Teban Gardens	4-room flat, Queens Close		
Airah	Kampung house, Bukom Kechil	Kampung house, Semakau	2-room flat, Telok Blangah			
Yat	Kampung house, Bukom Kechil	Kampung house, Semakau	3-room flat, Teban Gardens	2-room flat, Tanglin Halt	3-room flat, Dawson	

Zee, the property-minded Malay

Zee's housing life challenged many of my assumptions about housing in Singapore. I had always thought Malays were house-proud. The first time I visited her flat I scanned it for something that I could use as an opening question. One could never go wrong with family photographs, of course. But there were none. I remember sitting on the floor. I waited for Zee in the living room. Her husband and daughter had received me at the door. The flat was simple, even bare. Since I only knew three things about Zee – she was a friend's sister, a Tanglin Halt resident, and a teacher – I asked where her school was. Her reply was a primary school located a good half hours' drive away. I thought to myself, weren't teachers assigned to nearby schools? Zee must have read my expression and quickly explained: 'It's a long story. I've been living in Johor for about 16 years. I go in and out of Singapore every day. It's just an address. I mean it's my house'. I grew even more confused with her explanation. Although Zee was the youngest among all five protagonists and she had mainly experienced SERS, her housing biography proved to be the most complicated.

House-moving culture

As soon as Zee could sell her first flat, which was a 4-room flat in Pasir Ris town, she upgraded to a bigger executive apartment (EA) in the same town. Upgrading refers to a shift from a lower to higher category of dwelling unit. She could only sell her first flat after the minimum occupancy period (MOP) of five years. Zee then lived in the EA for a few years. It was after her father's death that she moved to Johor in Malaysia. Zee then rented her EA to long-term tenants for ten years. They were Malaysians who worked in Singapore. Everything was going well; Zee then narrated how things came to an end with a frustrating discovery.

> My husband checked my (Central Provident Fund) CPF account, 'do you know how much we're paying?' $1200 per month for the [EA] flat. About $500 to 600 is going to the interest alone. I said this is ridiculous and we were talking about 'big loanshark HDB', this and that. So, after that, we decided to sell off the [EA] flat. We still made a loss because of accrued interest. And then for a few years, I used my brother's address in Bedok. That was how I landed at my school because I was using my brother's

> address. It's very, very near. It's just like from here to that field (pointing at the field in front of the block).

Zee was only able to escape crippling interest payments by selling that very flat. However, having a home in Malaysia entailed leaving as early as 4 a.m. to plough through the massive Causeway congestion on a daily basis. The Singapore-Malaysia overland border crossings remain among the busiest in the region, easily involving more than 300,000 commuters during peak hours[19]. Crossing the Causeway bridge connecting Singapore to Malaysia takes one to two hours at the very least. Upon reaching Singapore, they would have their breakfast, say their prayers, and then her husband would first send Zee to her school in Bedok and thereafter, drop off their daughter at his sister's place in Tampines. Zee shared that her sister-in-law had helped to take care of their daughter since when their daughter was young. As Zee narrated her daily journey to Singapore, it seemed to be quite an ordeal. And it was something she acknowledged.

> Age is catching up, with the jam [over the causeway] and then, there's my daughter. Previously, there were no remedial classes. Now she comes home after 5 p.m. By the time I go back to Johor, it's already so late. Another one is that come August, we got to pay more than $20 (when entering Johor).

Her daughter's education and the upcoming threefold increase in the Causeway toll rendered living in Malaysia increasingly unsustainable for Zee's family.

Zee thus went to HDB to enquire about buying a new Build-to-Order (BTO) flat in Singapore. This was when they were told that they needed to pay more than $100,000. 'Because of the number of years since I sold my first flat,' she recounted with dismay, 'if I had known, I would have paid then, [it was] cheaper. We didn't know. So then of course, we cannot afford [it]. Who would have $100K lying around?' She was referring to the HDB resale levy which aims to 'maintain a fair allocation of public housing subsidies between first-timers and second-timers by reducing the subsidy

[19] "Clearing the Causeway," Justin Ong and Amir Yusof, accessed January 12, 2020, https://infographics.channelnewsasia.com/interactive/causewayjam/index.html.

enjoyed for the second HDB flat or executive condominium'[20]. Since HDB mortgage financing cannot be used to pay the levy, it needs to be paid in cash or from the proceeds of the sale from the first flat. However, in the event that one chooses to defer the resale levy payment until purchasing another flat from HDB, the interest is 5% per annum[21]. Zee might have chosen to defer paying her resale levy, which she found to have costly repercussions.

Returning home: Options, options, options

And the only affordable path that led the way home for Zee's family was to buy a flat in an area where it was speculated to be involved in SERS soon. They decided to purchase a 3-room resale flat in Tanglin Halt, in anticipation of SERS. In this way they would not have to pay the hefty resale levy, since it does not apply when purchasing HDB resale flats. Imagine their joy at receiving news of SERS three years after the purchase.

> We ever walked about here. I mean I knew the place and we knew that it's already en-bloc (involved in SERS). We saw the [new replacement] blocks being built [for the flats in the area that were already involved in SERS]. They were so tall, more than 20 storeys (Figure 2). But we never expected our area to be involved in SERS so soon. We thought maybe the earliest would be five years. Then we got a letter saying our area is being en-bloc too.

Half of the Tanglin Halt estate was selected for SERS in 2003 and there was speculation that it was only a matter of time before the other half of the estate would be involved in SERS as well.

[20] "Resale levy," Housing and Development Board, accessed January 17, 2020, https://www.hdb.gov.sg/cs/infoweb/residential/selling-a-flat/financing/computing-your-estimated-sale-proceeds/selling-a-flat---resale-levy.
[21] Ibid.

Figure 2: Tall replacement flats

Zee however did not want a flat in Dawson estate, the designated area. Unlike fellow residents who viewed living in Dawson as a privilege, Zee chose to move out of the area.

> They were saying that Dawson is a suburban area, near Holland and Orchard. But then, sorry I'm not an Orchard person. My husband is not an Orchard person. He will never step into Orchard. We don't shop at Orchard Road; the clothes are not the clothes that we would wear. I mean that's not our lifestyle.

Both Holland Village and Orchard shopping district are located in prime residential districts. Holland Village is a particularly fashionable neighbourhood among the expatriates in Singapore, described as their 'home away from home' (Beaverstock, 2012: 247). Due to the large expatriate community, a cluster of international schools /and 'expatriate market' where most of the shops and food outlets catered to expatriate preferences exist in Holland Village (Chang 1995). We might say that the sense of belonging to which Zee is referring to is 'elective belonging' (Savage et al. 2005), which is linked to lifestyle choice and distinction. That is, 'residents could imagine

themselves as attached to certain lifestyles through their choice of residence' (ibid.: 94). At the same time, residents want to live in places with people like themselves. As such, it 'implies a view of residential attachment that articulates a distinctive ethics of belonging that has nothing to do with the claims of history' (Savage et al. 2005: 53). In other words, the sense of belonging has to fit in with their biography. This seems to be true for Zee as she explained the other factors that shaped her decision.

> If you want to be near the suburban (area), they offer 3 sites - Strathmore, Stirling, Margaret Drive - but the price is high $360K for a 50sqm [3-room] flat […] You just imagine. This [flat] is 56sqm, and we were already like 'huh'. And then we went to Stirling and Strathmore, the flats are next to the road. […] The timing was [also] very long - I took the brochure. I remember the words... 'welcome home in 2020'. I thought to myself, not sure whether I'll still be alive or not.

Zee and her husband were then 50 and 56 years old respectively. Arguably, they would not be able to maintain a Dawson lifestyle: Its cheapest 4-room flats cost $434,000, whilst Zee's choice of a 4-room flat in Punggol was $320,000. Despite being smaller and more expensive, these Dawson replacement flats have high investment value, however. And this would be something she would have known in navigating her decisions but perhaps reconsidered due to affordability. There was also the five-year MOP, during which they would not be allowed to rent their flat. Still, whilst it was possible to rent rooms during that period, this was not an option that Zee seemed inclined to consider.

Instead, she was determined to apply for Sale of Balance Flats (SBF) flats in Punggol. Although she acknowledged SBF as 'flats that people have rejected and do not want', SBF allowed her to move into a brand new flat quickly. SBF flats are leftover or unsold flats from earlier BTO sales launches, surplus SERS replacement flats, and repurchased flats[22]. One unique feature of SERS is that one can choose a replacement flat outside of the designated area (in Zee's case, Dawson) either through the BTO or

[22] "Modes of sale," Housing and Development Board, accessed January 17, 2020, https://www.hdb.gov.sg/cs/infoweb/residential/buying-a-flat/new/modes-of-sale.

SBF schemes. The difference between BTO and SBF schemes are their waiting times in getting a new flat: whilst BTO flats require a few years' wait for completion, SBF flats are already completed or nearly so. The search for an instant house had its own appeal, not least in the context of Singapore's long wait for new flats.

Out of the many locations for SBF, Punggol had been their choice primarily due to family. Zee noted that Punggol was 'midway between his [her husband's] family and my family'. And more than just the completed amenities in the new town of Punggol, Zee explained that her daughter was excited because she never had a new flat. She described how her family would spend weekends in Punggol to look at the available SBF flats. Although Zee did not mention it, her daughter seems to be the one of the main concerns for moving back to Singapore. The journey to and from Malaysia would inadvertently impact her education, not only in terms of the time needed but the energy (left) to shuttle between countries.

It took less than nine months for Zee's family to move into a new flat. This is considered fast compared to the few years of wait under the BTO scheme. She signed up for the SBF scheme flats in November 2014, chose her new flat in April, and, when I met her in early July 2015, she was expecting to collect her keys soon. She even hoped to move in before Eid celebrations in mid-July.

> I did not want to wait. To be honest, I do not have any sentimental attachment. If people were to live here for over 30 years, maybe. My neighbours are okay, nice people, but I do not really know them. I think the next-door flat is rented by foreigners. Singapore is a very practical society.

Zee sees her lack of attachment to the flat as pragmatic, which she claims is a Singaporean trait. Further, this pragmatic lack of attachment to one's house can be viewed as a necessary trait of property-mindedness. Indeed, this is one way of understanding the appeal of the bare Tanglin Halt flat.

Her description of the flat was especially telling: 'this house was $300K. I mean, come on, look at this! What a crappy place. There is nothing in here. Even the furniture here was from the former owner'. But for Zee, the flat's main attraction and value lay in the fact that it allowed access to a new flat. Being able to rent out the flat was thus a

bonus for her. Zee was surprised to be able to rent it at $2000 monthly. She narrated how it was her real estate agent who persuaded her to rent out her flat:

> How I rent out my flat is also very funny. When I first bought it, I never intended to rent it out. Then, my housing agent said people were desperate to rent a house. It was supposed to be for only six months only. Then from six months, it stretched to two years. It was my good fortune. They pay very well. They were locals, who were waiting for their flat. […] It was an Indian family – a mother and 2 adult sons. Indians like this place because it is very near the temple. So, in the late afternoons like this, you can hear their ceremony going on in there. So, they loved my place. After they moved out, again my housing agent [persuaded me]. This time round, it was Indian workers.

The lack of property attachment made Zee an 'easy-going landlord', a term she used to described herself. When she finally moved into the Tanglin Halt flat, she learned that there were double the number of people staying in her flat. Nevertheless, she did not seem to mind it: 'on paper, it was supposed to be four tenants, but when we moved in, we got to know that there were eight staying here previously. But it is alright as long as they do not make any trouble'. Different occupancy caps are set for different flat sizes, and there was a maximum of six persons for Zee's 3-room flat. They stopped renting their flat after they were notified that it had been included in the SERS programme. She felt it would be inconvenient to follow-up with the SERS-related appointments and letters, so the whole family now lives in the flat. And their Malaysian home of sixteen years became a weekend home. Zee however did not have any complaints about the change nor the various relocation processes that accompanied it.

'Pleasant' evictions

In fact, Zee described how 'it was very pleasant throughout the whole [SERS] experience'. While the options in SERS programme had allowed her flexibility to suit her housing needs, Zee noted that it was her SERS officer who helped with her application. An officer was personally assigned to her. She remembered meeting her officer in HDB to talk about financial planning and 'their so-called future'. As she shared her concerns about needing to get a flat fast, she narrated how her application was checked and processed smoothly.

> My officer immediately sent me the SBF link and all that. They've very good customer service. We looked at it and saw November had sales of balance flats. After that, I submitted an application online and I remembered it was the last day of the application. And then, my officer called me up and said, 'Madam Zee I noticed that you had sent in your application. Do you want your SERS benefit?' I said, 'Of course'. He said, 'You did not indicate, never mind I will do it for you now.' Very good right?
> […] Then straight away a few days later, I got a number. The officer called me saying, 'Oh you want a queue number, don't worry, you will get priority'. True enough, a few weeks later, they told me that the balloting number would be issued sometime in April. I got a bit worried when I did not receive any notification in April. So, I contacted my officer again but the voicemail answered. So, I emailed him, and he replied within a day saying that, 'Oh from what I understand, it's going to be in May'. I mean very efficient right?

Her officer's 'efficient' service had ensured that she selected the best option based on her situation.

This included attending to Zee's primary concern, which was her husband's CPF account. Zee did not want their new flat purchase to affect her husband's minimum sum, which is the amount that must be set aside in their CPF account for retirement needs when a member turns 55. Zee explained:

> Another issue that I brought up to the officer was that my husband is 55 years old and I'm 50 and he just put in money to his minimum sum account. The whole idea of me buying the flat quickly was to… I don't want him to go beyond that. Then my officer said, 'It's okay, we will write in an appeal to CPF to use your husbands, don't take out your husband's share and I think that one is going to be successful.
> […] They were very confident. Don't worry, we'll appeal for you at HDB. They're very good at communicating. They gave me the assurance and I also think I don't need to worry.

The officer's confidence in resolving Zee's concern reflected the close relationship between the key housing institutions in Singapore: CPF and HDB. This relationship is crucial to understand because it is one of the vehicles for Singaporeans' property-mindedness. CPF is a fully funded pension scheme into which employers and employees are each required to contribute a proportion of the monthly salary. In 1968, CPF savings were allowed to be utilized to purchase HDB flats. This created a 'closed circuit of housing funding and consumption' between the CPF and HDB (Chua 1997:

22), which was not only successful in helping Singaporeans own their homes, but created generations of homeowners. At the same time, the landmark tie up between CPF and HDB resulted in the proletarianization of labour (Tremewan 1994). This was because homeownership spelled mortgages for most. In addition, apart from cultivating property-mindedness, 'having to service a mortgage can discourage risk-taking behaviour needed in entrepreneurship, in changing careers or in finding jobs overseas'[23]. And there have been increased concerns regarding overutilizing CPF for housing leading to retirement inadequacy.

Apart from her efficient personal officer, the SERS officers who informed their compensation sum were also described as 'friendly'. This was because these officers would go door to door to personally notify each household of their valuation amount.

> After they sent the letter, they said they will serve compensation. Wah, I say 'serve'. So how it's done - they actually come to your house and it's a Saturday and people are at home. There's like a personal touch. And if you cannot make it, you just tell them.

On that particular day, Zee remembered seeing them from a distance away.

> As I was walking, I saw a lot of people in the same T-shirt. They opened their 'so-called' notices at the void deck opposite my block. They were wearing T-shirts with the word SERS and they have their tag. So, I know them. It's presentable you know, not shabby or untidy. I can see that they're friendly sort of people. They're not confrontational – 'Hello, good morning, Sir, how are you? Okay, I'm here from HDB. Here's your compensation letter'.

I remembered laughing at how chirpy she sounded as she mimicked the officers' cheerful serving of compensation. She nevertheless added that the officers' friendliness however had qualifiers:

> Very friendly but they will not engage you if you say, 'why so little'. So far, I've not heard of it but if I were to say that, I think they will say, 'Oh

[23] Tan Jin Meng, "Commentary: An over-emphasis on homeownership can come at a cost to society. Time for a review of public housing policy" *ChannelNewsAsia,* June 17, 2018, https://www.channelnewsasia.com/news/commentary/emphasis-home-ownership-hdb-lease-review-of-public-housing-10423116.

> you can always take it up with HDB. This is HDB's number' or something like that.

When she described the officers as not confrontational, it meant that instead of directly attending to or engaging with any disagreements from residents, she suspected that they would refer them to another department instead.

Contrary to Zee's assumption, I managed to speak to another resident, who told me how the officer had explained, albeit discouragingly, the process. The officer acknowledged the possibility but added that there had not been any successful appeals among HDB flat owners. Nadiah had asked the officer, who was serving her compensation letter, whether it was possible to appeal for a higher compensation amount. According to Nadiah, within fourteen days of receiving the compensation letter, the resident has to submit the appeal to a board and state the grounds of appeal. In response, HDB would justify the amount given; and in the event that the issue cannot be resolved between the two parties, the commissioner of land would decide whether to maintain or increase the value given by HDB in court. I was surprised that such precise details, even if clearly scripted, were given. Since she had inquired about the process, I asked Nadiah whether she was considering whether to appeal her compensation. She laughed; she had asked out of curiosity. She could not imagine anyone actually winning their case against the HDB.

The reason why Zee found these officers 'friendly' was perhaps due to the disjuncture between the compensation letters' legal tone and the warm approach taken to convey the compensation sum to residents. Zee asked midway in our conversation whether I had seen the compensation notice.

> Interviewer: Yes, I've seen a friend's. It's very… comprehensive.
> Zee: Yes, it's very comprehensive and very legal you know. First generation residents, if you don't…
> I: Understand?
> Z: Understand is one but if you don't… you will see and say wow legal you know. Scary. If I were a first-generation resident, I would be scared of it. For me, I'm fine. I'll chuck it [to] one side but what I'm saying is that these older residents, they are served very legal terms.
> I: Yes, I know of an elderly couple who asked their children to take over all of the SERS matters because they can't make any sense of it. But at the end of day...

> Z: They just want to know how much they are getting?
> I: Yes, also will they have a new house? Where is it going to be located?
> Z: So, what's wrong? I'm also like that. Firstly, my flat is going to be fully paid for.
> I: And then there's also cash involved.
> Z: Give me cash on top a of new flat - it's good! And the way they put the compensation [amount], it is just nice to pay for the new flat. As I said earlier, my compensation is $350K right, and my new flat in Punggol is $320K right. Just nice, there's just a little bit of difference. The person [living] below took a cheaper flat at Bukit Batok, a 3-room flat.

Here, Zee emphasised her contentment with the compensation amount, which she found reasonable:

> We're happy because the compensation they offered is a lot and it's enough to gloss over any… I mean they offered us $350,000 and the ceiling is $400,000 if I wanted to contest. I mean come on… I never renovated this place. The most I did was move in and my husband painted the flat for a few hours, just here and there. He managed to do that… We would not have been able to do this with our [previous] EA or [current] Johor flat. I asked my husband, 'you want to contest?'. In the document, [it said] if you were to contest, you would have to pay the court about $5,000. I have to pay the court $5,000 because I'm the one that is contesting. I said to him, 'Let's say we get it (an increase), at the most we get another $10,000. How much more can they give? Look (she gestured at the house). I said forget it. I got no time to go up and down (back and forth to the court).

While Zee might not have been afraid of the legal-sounding letters, navigating the SERS policy amidst its jargon, legal fees and nature of the legal procedures had nevertheless significantly influenced her decision not to appeal for higher compensation. Like Nadiah, Zee was convinced that she had a slim chance of winning the appeal. It seems that compensation in SERS was essentially fixed. For Zee, whatever strategies the SERS unit employed did not matter – as long as she got her ideal flat.

Fate

And yet, she was not able to get her ideal flat - despite practicing property-mindedness. As a SERS recipient, Zee was able to join the SBF queue fast. However, within the particular SBF queue she was in, she was subjected to the same balloting process as everyone else.

> We had about 118 flats to choose from, and I got number 104. Never mind… The earlier flats [were] all so exciting but let's put it this way - all taken up. But in hindsight, we said it's fate. And we got this flat at Blk[24] 668 Punggol Edgefield Plains.

Being among the last in the queue was regarded as predestined. This was perhaps Zee's way of accepting it, even though she was disappointed not to have more choices. Resigned, she believed that fate had handed her a flat that was most ideal for her. She had done all she could. Zee then explained how they decided on the floor next:

> Second (floor), as usual for us. My family didn't want high floors. Because in that block, the only flats available are on the second and tenth floor. And then, we chose the second floor, as usual as we are Malays.

There is a general preference for a higher flat due to better views and reduced noise level. I could however understand Zee's choice because their previous flats had been ground floor units. Nevertheless, when she justified it as a Malay choice, she was referring to the widespread belief that usually lower level flats are taken up by Malays either due to 'greater accessibility to the ground floor space' (Hee 2017: 146), or their low socioeconomic status. Flats on the higher floors are more expensive. In any case, if they decided not to proceed with their SBF application, HDB would place them at the back of the selection queue for flats at Dawson, an area which they did not even want. But Zee is quick to compare her issue with the real 'problem'. She explains it like this:

> As a matter of fact, if you really want a problem, talk to Rita (her sister) because she was from the interim housing rental flats. And frankly, if you are talking about problem, I am treated so well, they were not - those who get the interim flats […] The flats are really crappy. There are two toilets but one of them did not work, the sink was clogged. As a matter of fact, Rita moved out. And it's like a Malay ghetto. They call it a Malay ghetto. I know because those students come to me.

Initially, I thought that what Zee implied was that she did not want to be identified with those amongst the Malays who were most severely racialised; that she was of the view that being savvy about housing is important, especially when one is Malay. Any less thought given to housing could land anyone, including her sister and nephew, in

[24] This refers to block, and is usually used for public housing.

a housing crisis – worse still, a ghetto. Due to a divorce, her sister had to move into Interim Rental Housing (IRH) flats with her three children. IRH is a scheme that allows families in hardship to live in vacated HDB blocks slated for demolition (including SERS), while they work out permanent options. What distinguishes IRH from other rental housing is that HDB require two households to share such flats[25].

However, she was simply comparing a stark difference in their fates: Zee's pleasant experience in spite of getting less than ideal balance purchase flats was incomparable to the living conditions experienced in IRH.

If downgrading was embarrassing, living in a rental flat carried a higher stigma. Importantly, these rental flat dwellers could not 'downgrade', or shift from a higher to lower category of dwelling unit, to stay afloat. However, one needs to first own a flat to downgrade. Despite it being common knowledge that rental dwellers are typically Malays, this fact seems to be silenced. Unlike the ethnic composition of homeowners in Singapore, the ethnic composition of rental flat dwellers is not readily available (see below).

The ethnic integration policy and mixing different flat types in meticulously planned new towns results in an idealised image of social integration. As Chua (1991: 351–2) argues,

> [w]hat is exemplary in the Singapore case is the absence of racial ghettos, in spite of the fact that its largest minority group, the Malays, are structurally economically behind the majority Chinese population. This is largely racial classes and different races in comprehensively planned new towns.

Granted, Singapore does not have ghettos like other global cities. This, however, does not mean an absence of urban marginality. The same ethnic integration policy (EIP)[26]

[25] The Malay community has always been over-represented in rental flats including the IRH. In the last decade alone, the proportion of Malay families living in one and two-room rental flats had doubled. And Malays were the only racial group that experienced a decline amidst increased national homeownership rates between 2010 and 2015 (see ST 11 May 2016).

[26] The policy, introduced in 1989, sets a racial quota for every HDB block. It is aimed at encouraging racial harmony and social cohesion.

that aims for social integration seems to hinder Malay families in need of housing. The policy applies to all HDB flats, including rentals. A block can be no more than 87% Chinese, 25% Malays and 15% for Indians/Others. Yet, 60% of HDB's rental blocks had reached the EIP block limit for Malay households in 2012[27]. Further details about the ethnic breakdown in terms of per block and zone was not provided by the Minister for National Development on the issue:

> What the public continue to be clueless about is whether Malays comprise 30, 40 or 50% of a typical block of rental flats, as the Minister did not answer the question when it was asked earlier. No reason was given why this information could not be released.
> Crucially though, the Minister did let in on important detail – that the HDB was reviewing EIP limits for rental housing to take into account demand from the various ethnic groups. This would almost singularly be the result of a large number of Malay Singaporeans requiring rental housing, since the other races are still within the EIP limits[28].

In Aljunied and Hougang, the percentage of Malay households within each block ranged from 30 to 40%, with one block in particular having close to 50%[29]. Malays have the longest average waiting time of seven months for a public rental flat, compared to four months for Chinese and six months for Indians/Others. This is not only caused by the overwhelming number of Malay applicants, but also aggravated by enforcement of EIP limits.

It seems as though in trying to prevent and perhaps deny the presence of ethnic ghettos, the most disadvantaged Malay have been effectively deprived even of shelter. There is very little information about rental flats. Nevertheless, Member of Parliament Dr Mohamad Maliki Osman, who was the prime overseer for IRH, explained that 'IRH had come about because there were a number of old HDB blocks which were vacated, pending demolition. And to put them to some interim use, HDB decided to rent them

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"Ethnic integration policy and SPR Quota," Housing and Development Board, accessed October 2, 2020, https://www.hdb.gov.sg/cs/infoweb/residential/buying-a-flat/resale/eligibility/ethnic-integration-policy-and-spr-quota.

[27] This issue was significant enough to be raised by an opposition group. "HDB's rental housing policy (Part 1): The Malay EIP limit," Pritam Singh, accessed January 2, 2020, https://singapore2025.wordpress.com/?s=rental+part+1.

[28] Ibid.

[29] Ibid.

out to families in financial hardship requiring urgent temporary accommodation'. And based on the Malay demographics in IRH as described by Zee, the situation of majority Malay rental dwellers has continued.

By allowing them to partially bypass the resale levy and stamp duty, and the option of a replacement flat in areas that are less expensive than Dawson, SERS assured them a fully paid new flat that they can afford.

> And again, I had a very pleasant experience when I went to sign for the new flat […] You see it's a very good experience in the sense that… we didn't have to pay a single cent. […] in and out within 20 minutes. Anyway, we got it at 6 p.m., which I like because it's after work right. So, we went there and, on the dot, they called us in at 6 p.m.
> They're efficient and when we sat down, she asked in Malay, 'Which one would you like sister'. We already wrote it down and so we showed her and said I want this if it's available. […] The person was like 'Sister, I don't know what else to talk to you about. If it were other people, I would have to talk about finance, but you're SERS – everything is covered, everything is paid. […] Later on, the SERS people will contact you, sis. Sis, you don't have to take a financial loan, right?'. I said, 'No need' and she said, 'Okay then, that's it, choose a flat'.

Zee had felt 'taken care of' and privileged as a SERS recipient. The final transaction at the HDB Hub seemed to reaffirm for her the success of her newest housing strategy - buying a flat in a speculated SERS area.

Cho and colleagues (2017: 56) write that 'it is too early to fully comprehend how these ongoing upgrading policies will impact Singapore's economic and cultural landscape'. Nevertheless, the speculative nature of SERS has continued to perpetuate the culture of property-mindedness. As explained in Chapter 3, property-mindedness refers to a passion for real estate. Newspapers continue to identify SERS as a source of excitement in the property market in 2020:

> Since 2012, there has been one SERS announcement every two years, which means analysts are anticipating another this year […] analysts speculate that homeowners in the older parts of Holland Village or Queenstown might be told that their flats will undergo SERS. Affected homeowners get the opportunity to move to a new home with a fresh 99-

year lease and are given a package comprising compensation and rehousing benefits[30].

And there are multiple websites that continue to speculate which area will be affected by SERS[31]. In Zee's case, while her real estate agent brought her to Tanglin Halt, she had already identified SERS as her choice housing strategy.

To be Singaporean is to be typically property-minded. This kind of passion for real estate is tied to or a precursor to investing in real estate as a source of passive or secondary income. And it necessarily involves capital and specific knowledge. Minority Malays may well be unlikely candidates for property-mindedness. Being one of the most socioeconomically disadvantaged races in Singapore, it is commonly accepted that rental dwellers re typically Malays. This certainly does not accord with the idea of property-mindedness as being a 'collective consciousness of Singaporeans that [holds that] owning property is a big part of being - and getting – rich'[32].

There is a difference between owning property as a form of investment and having it as an asset for retirement. While Zee's housing biography does show features of property-mindedness, she consistently seeks to reconcile with her identity as a Malay. Malays are somehow casually associated with not being financially savvy, especially when it comes to homeownership (see BH 17 February 2008). The issue of family homelessness was picked up in 2007 (ST 28 January 2007) and the local media has since proliferated beliefs that linked homeless Malay families living by the beach as culturally amenable to such a lifestyle (see BH 6 December 2009). This was echoed by a Malay real estate agent and Tanglin Halt resident to whom I spoke. She described how the homeless who pitched a tent at East Coast beach had sold their flats, made a handsome profit, but spent it all, or their families had borrowed from them. This seems

[30] Wong Pei Ting, "Look Ahead 2020: Property — Few policy changes ahead but Sers, co-living to excite the market," *Today,* January 2, 2020, https://www.todayonline.com/singapore/look-ahead-2020-property-few-policy-changes-ahead-sers-co-living-offer-excitement.
[31] Some of these websites offer detailed analysis and history of past SERS sites: https://www.teoalida.com/singapore/serslist/, https://www.99.co/blog/singapore/property-jargon-of-the-day-selective-enbloc-redevelopment-scheme-sers/, https://blog.moneysmart.sg/property/sers-vers-hdb-en-bloc-sale-schemes/, https://www.propertyguru.com.sg/property-guides/selective-enbloc-redevelopment-scheme-guide-12617.
[32] Kalpana Rashiwala, "Safe as houses? The property investment story so far," *The Business Times,* September 22, 2018, https://www.businesstimes.com.sg/brunch/safe-as-houses-the-property-investment-story-so-far.

to be the stereotype for the homeless by the beach, who are typically Malays. The Malay ghetto/kampung by the beach has since disappeared due to a law that required permits for both day and night camping and restricted it to designated areas. There are very specific rules for the permit, which include having a valid residential address in Singapore, currently without any existing camping permit, and a limit of four camping days per month. Nevertheless, an unlicensed tented community of homeless called 'Tent Kampung' persists. Complete with a *penghulu* (headman) in East Coast Park, there were more than 50 homeless individuals, with an increasing number of young Malays in the kampung (The New Paper 10 October 2016). These overstayers are liable to a fine of up to $2,000. The incompatibility of property-mindedness and being Malay seems sealed. Property-mindedness in terms of property investment or property as a retirement asset remain a dream alongside these 'cultural' failures to keep up with their mortgage payments as they grapple in housing arrears and having a roof over their head. And this has consequences for how the Malay ghetto is conceived, understood, and silenced.

Thus, on one hand, Zee's housing moves seem to be in pursuit of the Singaporean Dream, which is to own private property, and the path towards this typically begins with HDB flat ownership with subsequent upgrading. Despite eventually downgrading, her housing 'achievements' continued as she was able to quickly acquire a fully paid brand-new flat in Singapore through SERS. She was still keeping up with the housing trends, which was to relocate to an estate that she knew was going to be state relocated. Moving to speculated SERS sites might just continue to be the housing fad in Singapore, in the bid to reap SERS benefits. On the other hand, 'passion for real estate' is here not just a hobby, it feels like a necessity. There is very little room for error - not only for those who choose to downgrade or for retirees, but also for everyone else, especially when a significant proportion of their pension is invested in housing. Put differently, public housing is not a choice. There is no alternative to public housing in Singapore.

Further, the complex and constantly changing housing rules in Singapore push the population, especially those who are state relocated, to be updated of changing laws and policies pertaining to housing. Thus, Zee did not previously know about the

penalty involved in selling their only flat in Singapore, and SERS became a way to fix their earlier 'error'. Property-mindedness gave Zee more avenues for resolving her housing needs through the different stages of her life. It allowed her to exercise more informed choices. In short, property-mindedness (also seen in the SERS programme) accentuates the idea of choice. Nevertheless, and even after exercising her only option – SERS - she was unable to get the flat that she wanted. But instead of attributing this to the lack of affordability or to the very structure and rationale of housing policies, she resigned herself to her fate. Hers was not exactly a straightforward fatalism, however. Zee had thought her decisions through carefully given the existing constraints and she had accepted the flats she chose.

But we see here how the culture of property-mindedness in Singapore also functions to support relocation and, therefore, redevelopment. Residents look forward to being relocated or choose to relocate to get compensation. Eviction becomes the ticket to a new flat, the idea being to buy an old flat to very quickly get a new replacement. At first glance, it seems as though Zee's property-mindedness had simply led her to choose to be forcibly relocated; a situation perhaps only understandable in Singapore. However, it is more accurate to view the effectiveness of Singapore's multiple housing policies, subsidies, and restrictions that have influenced such shrewd property-mindedness. Brand new HDB flats are deemed valuable in Singapore because each Singaporean is allowed to buy only two subsidised new HDB flats. Described as 'two bites of the cherry', it 'reflects the popular awareness that public housing homeownership is a good deal' (Chua 2017: 80). Being a third-time home buyer, Zee could not afford to buy a brand new flat and had to resort to be relocated in order to be given rehousing benefits to offset the levy imposed. Property-mindedness enables the house-moving culture of upgrading in Singapore. Zee shows property-mindedness as a way of navigating through imprudent housing decisions, imperfect knowledge and changing housing needs. Rental dwellers perhaps show a similar need for real estate as a form of social mobility. Each housing upgrade feels like a step on the 'escalator of social mobility', on which Singaporeans are urged to keep moving (see Today 25 October 2018). Property-mindedness is integral to the Singapore dream, and this includes rental dwellers yearning to upgrade.

Writing Zee's biography compelled me to juggle many terms: EA, BTO, SBF, MOP, resale levy, accrued interest, occupancy cap, stamp duty, removal allowance, minimum sum. These were not unfamiliar terms for a Singaporean. But I began to scrutinise them – how these policies and their criteria are inhabited, experienced, and embodied – which in turn suggested questions about how they are navigated and negotiated and rationalised. Zee had it all worked out: the plan was to initially live in Malaysia but work in Singapore. Then plans changed, to seek a brand, new SERS replacement flat. New issues emerged - how much time would it would take to get an SBF flat compared to a SERS replacement flat in the designated Dawson area? How much sprucing up was needed for a respectable SERS valuation, and none too excessive for a flat that is to be lived-in for only a few months? Working the system meant a deft kind of property-mindedness - cutting the waiting time and costs and also, cutting back on her expectations. When plans fell apart, Zee fell back on fate. Yet in her understanding, she was not at all a prisoner of circumstances; she had battled the fate of the Malays and their attendant housing woes through property-mindedness. As I listened to Zee lay out and evaluate her calculations and plans, it occurred to me that playing the Singaporean housing game never failed to be accompanied by the need to reassert her Malay identity. This is because the Malay identity is one that 'cannot participate in the contemporary spatio-temporality of Singapore that emphasizes the importance of property ownership' (Leow 2015: 733) – for either 'cultural' or structural reasons. For Malay rental dwellers who aspire to own property, some have regarded it as financially imprudent. In their case, the idealised and idolised culture of property-mindedness is clearly not a reworking of their non-propertied fate.

Adi, the impossible Singaporean

Adi was the liveliest member of a group of men introduced to me by Sazali. Approaching 80, Sazali was referred to as the 'elder Malay leader' by the Malay food stallholders in one of the hawker centres in Tanglin Halt. Adi and Sazali knew each other from the kampung near Radin Mas where they had grown up. Sazali seemed to have a high regard for Adi, although, at 61, he was the youngest in the group.

According to Sazali, Adi had done a lot of different jobs including being an auditor. These Malay men were all retirees and, having lived in the area for a long time, knew each other well. Adi never failed to act as gatekeeper at every meeting.

In our early discussions, he would stop the rest of the group from speaking to me until he better understood my research project. And despite being seemingly very keen on my research, Adi did not want to have direct contact with me, refusing to give me his mobile number, and always making Sazali arrange our meetings. When I asked about his availability, he asked me to make arrangements with Sazali first because Sazali was busy with 'JC'. JC normally stood for junior colleges and I could not think of any links possible between an 80-year-old grandfather and junior colleges. 'JC' was apparently short for '*jaga cucu,'* or taking care of grandchildren. It was easier for Adi because he was 'MRT'. This time he was referring to '*makan rehat tidur*' - eat rest sleep - instead of Singapore's public transport, the Mass Rapid Transit. I laughed not just because of the contrast - he used a fast mode of transport to refer to his relaxed pace of life - but also because Adi was speaking in abbreviations, a very Singaporean thing to do. There is a tendency to abbreviate names in Singapore, including expressways and public institutions, and this perhaps also suited Adi's desire for objectivation well, particularly when it came to his employment and housing life.

Downgrading

As I progressively discovered, his housing life, rather than just being about finding the right fit of home across his different life stages, was also a tale of survival. Adi had moved five times. Yet the furthest distance he had ever moved was across the road. He moved within the same block twice, either a few storeys up or down. I wondered the point of these relocations for Adi, given that it was voluntary, repeated, and within close proximity. I soon understood that he saw relocation as a coping mechanism for overcoming life difficulties. These included retrenchment in 1998 and the painful loss of his wife to cancer soon after. It was, however, hard to feel much sympathy for Adi. He would answer my questions with more questions. And when he occasionally spoke about his personal experience, he would generalise it as if to objectify it for me – and perhaps also for himself.

Early in life, Adi had steadily upgraded from a 2-room to a 4-room flat. With retrenchment, Adi had to downgrade into a 3-room flat so as to stay afloat and planned to further downgrade into a 2-room flat with SERS. His first two flats had been in the same block in Tanglin Halt. He moved from his 2-room flat located on the right of the block to a 3-room flat located on the left of the block. His family was growing and there were not enough rooms. He wanted some privacy with his wife, he added cheekily. Similarly, his third and fourth flats were in the same block at Queen's Close, across the road. Although both were 4-room flats, he moved up four floors to a flat on the higher level that was at the end of the corridor, which meant he could buy the area in front of the flat. This was Adi's biggest flat and his favourite: 'A lot of people liked the flat because of the privacy it allowed. Very quiet because HDB built it like a condominium'[33]. The location of a flat along the corridor determined the level of privacy. More than just about size, the quality of space mattered.

Characteristically taking on an objective, scholarly stance, Adi gave me a sense of how he understood his own predicament:

> This person needs money. He asks his relatives for financial help, but they can't afford to help him either. So downgrading is a way for him to get cash to pay the bills and everything else that needs to be paid. This is one of the many avenues that the Singapore government provides. Why do some people remain in the same flat? That's because they are not in any [financial] difficulty. For people like this - it's like, 'I don't have a problem. I like this place'. As for me, I have moved into five different flats – when I had children, when the economy changed, when the laws changed, and when I was laid off. Previously, workers were retrenched by the thousands. Not anymore, companies have learnt not to use the word 'retrench' as this will cause shares to fall and bankruptcy. Right now, we're in the middle of a recession, but it's just that we are 'clouded' by the idea of having enough food, rest, and medicine.

What Adi is describing is downgrading as a means of obtaining cash. In Singapore, downgrading has to be understood against the background of household finance. Yet it is a minority that downgrades, usually the elderly or those who lost their jobs (Reisman 2007). After Adi was retrenched, he sold his 4-room flat for $300,000 and

[33] Condominiums refer to a more exclusive type of private housing apartments.

bought his present 3-room flat in Commonwealth for half his previous flat's selling price. Adi explained that his wife had just passed away at that time and a smaller house would be easier to maintain. After his two children got married and moved out, he lived with his youngest daughter in his current flat. Adi was aware of the stigma as he shared his plan to further downgrade with SERS: 'This is my plan. I don't care about other people. Anyway, I also don't have any (mortgage) debts'.

Having relocated in the same area meant that many would have known about Adi's habit of moving in the same area, with the last move being a downgrade. Initially, I thought that Adi was in search of the familiar, remaining in the same neighbourhood, with minimal adjustments. However, it was rather that buying his future house from someone he knew gave him a sense of security.

> If I were to sell my flat here in Tanglin Halt and then move to Woodlands, I would not know the seller. What if the seller ran away after I had signed the documents? But if it's a person from the neighbourhood, he wouldn't be a stranger. I would know where for instance, Hashim, is moving to. I would also know where he lives presently. So, we won't be able to cheat one another.

Despite the flaws[34] in Adi's explanation, underlying his decision to relocate within the same area was the idea of a preventive measure. There was no room for error.

Self-reliance

Adi identified two factors that significantly impacted housing lives of Malays in Singapore: separation and employment. I understood this well because I had initially found it strange that my mother had been born in Malaysia. My grandmother, who lived in Singapore, had returned to her parents' home in Malaysia to give birth. And this was the norm. People were free to travel to Malaysia without needing any form of documentation before Separation.

[34] While it is legally possible to sell, buy or rent a flat without appointing a real estate agent, in Singapore, real estate agents are regarded as safety nets to ensure a smooth transaction. Given that Adi was risk-averse, Adi would have likely hired a real estate agent.

Life in the kampung had been difficult. Adi described its inadequate sewerage system in the 1960s: 'If the waste containers were not emptied on time every day, the waste would overflow. The waste truck had many windows, like ice-cream trucks with fixed deposit safes' (laughs). While there was a water supply, the pipes were located by the roadside where everyone had to shower communally. Adi remembered the name of the company that supplied the water as the Pipe Company. Water was provided for free, but some would need help to carry the water back to their homes. It would cost about two cents per tin. Adi also briefly experienced living in the postman quarters as one of his uncles was a postman.

> It was not an easy life. Everyone on the whole floor needed to share a toilet. It was like being surrounded. Only high-ranking officers like the postmaster would get the units at the end. If you were a normal postman, you would be given the units in the middle. And within each unit, there were no rooms. It's like an open concept. If you had five children, you needed to find wooden planks to make partitions. Another option was to find wood and make an *ambin* (makeshift area) outside. All the boys would then sleep outside. We would try to make a bigger *ambin* but it would still be cramped and we boys would sleep like sardines (in a tin).

With Separation, there was a change in housing from kampung to flats. This was when the discussion with Adi and his group of friends would take an uneasy turn. One of the men, Abu Bakar, attributed the 'drastic' increase in people moving into flats due to suspicious fires/arson in Singapore (see Loh, 2013). I found Adi's response rather chilling:

> If we are talking (about the fires recorded in) history, it's Bukit Ho Swee. There were so many more (fires). Because when we were asked to move, we refused. It was the same at Geylang Lorong 3. The policy was if you don't want to move, I will get rid of you. There were so many fires in the 1960s and 1970s, and whose work was it, 'I want to do a project but you don't want (to cooperate). And when I visit the area, you beat me up. Okay then, I'll set a fire'. Said (the then prime minister) Lee Kuan Yew, 'Can't be helped. There has to be pain. There will be bloodshed'. Bloodshed means either injury or death. This was in his speech.

I was unsure which speech Adi was referring to, but he seemed to suggest the nation's survival after Separation necessitated pain and bloodshed. Bukit Ho Swee and Geylang Lorong 3 were the among the sites of fires that happened post-Separation. And as the

discussion went on, I found their pragmatic acceptance of these multiple fires rather discomforting.

> Abu Bakar: At that time, everyone '*memberontak'* (revolted) but what was the point? The (replacement) flats were all prepared.
> Adi: It was the government's responsibility because the ones affected by the tragedy are his citizens. So, the government needed to do something. From the fire site, surely, it's not possible to build something straightaway. So, they tell us, 'All this while, you've lived in suffering (in these houses). And so, we promise to let you live somewhere else, while we rebuild the site'. Because these citizens needed homes. Our homes had been burnt. We want to build our own homes, but that would be considered illegal. And so, who has to build homes for us, other than the government.

When I asked whether the flats were affordable at that time, he added that there was no point in thinking about the affordability of flats.

> It was not a matter of whether you can afford it or not. At that time, if you wanted to survive, you had to work for it. Not like kids these days, 'Dad, tomorrow I have this'. He just says it like that, and we have to prepare the money – which is why many of our people (referring to the Malays)…Not the Chinese though, (imitating a Chinese individual speaking the Malay language) 'you want it, you've got to work for it'. There's nothing free. So, our mindset, us Singaporeans, is that nothing is free. This is the developed mindset; we are used to it.

Self-reliance emerged as a major theme that Adi wanted me to become aware of for interpreting his life: becoming a citizen of Singapore meant not taking everything into one's own hands (such as re-building one's house after the fires) and learning to trust the government but in a way that re-instated self-reliance on another level, dependent on earning one's living.

However, in the process, it seemed that Adi had to embrace and match the stereotypes for Chinese people rather than those he associated with his own ethnic group. In the meritocratic state, Malays are seen as not as successful as their 'racial' counterparts due to the 'lazy' nature of the Malays. Suratman (2010) outlines the social construction of the problematic Malays in the mass media – as 'slow to adapt to changes' in the 1960s, as 'old-fashioned and traditional' in the 1970s, and as 'progressing but not quite there yet' in the 1990s and 2000s. The context of Malays being structurally disadvantaged historically is absent from these culturalist discussions (see Rahim,

1998). The ‘myth of the lazy native’ had been born in the specific circumstances of colonialist capitalism during British administration, to justify colonial policies on immigration, land ownership, education, as well as exclusion from the market economy (Alatas 1977). And, as seen with Adi, Malays in Singapore continue to bear the brunt of racial stereotypes.

Through brandishing his ethos of hard work, he claimed to be a deserving Singaporean, and took his distance from other Malays. Even when he was retrenched, Adi saw his choice to downgrade as reflecting the highly prized self-reliance and financial independence. Indeed, as Adi reiterated the reason for relocation:

> This is why people nowadays relocate. Because we need cash. All our money is in CPF […] nothing is free. Pay and pay (a word play on Singapore’s reigning political party, PAP). Although you are dead, the burial fees still need to be paid. This means that dead Singaporeans are ‘rich’ because they still have the money to pay.

With the changing housing rules over the years, and given Singapore’s high cost of living, Singaporeans have become asset-rich and cash-poor. The pension scheme left dead Singaporeans ‘rich’, where the remaining amount in CPF could be claimed by their family, which Sazali summarised with a modified Malay proverb: ‘When tigers die, they leave their stripes, when men die, they leave their reputation. Now, no longer. When men die, they leave behind their money’ (laughs). In an effort to be helpful, I mentioned organisations that could help with the burial fees.

> Interviewer: In any case, we do have *khairat* (a form of almsgiving fund for death) in Singapore, don’t we?
> Adi: Yes, but not all organisations provide such services.
> Sazali: That’s why it’s important to have your own savings.
> I: I see, and especially when one lives alone - without any family around.
> S: Yes, MUIS (the government body in charge of Muslim affairs) will be responsible.
> A: And the dead person will call MUIS (smiles).
> S: I am now dead, and I don’t have any relatives. Who is nearest to me then?
> I: The neighbours?
> S: Yes, the stench will be unbearable.
> I: Wow, to that extent.

> S: Since the door is locked, the authorities break open the door, *alamak* (colloquialism to express shock or dismay), to find the body already badly decomposed.
> I: I think such cases will be rare.
> S: There are, which is why Indonesians say that however poor Singaporeans are, they will still have money.

The ways of living (and dying) in the city call attention to perhaps the lack of social safety net in Singapore. The implausibility of the scenario underscored the government's approach to welfare outlined by Deputy Prime Minister Tharman Shanmugaratnam (ST 6 March 2015):

> Our approach is quite different from the cradle-to-grave welfarism that was developed over 50 or 60 years in many of the advanced countries. Our approach is about empowering people and aspirations, and rewarding responsibility throughout life. It's about encouraging and empowering people to learn at every age, to work, to take second or third chances and to make meaningful contributions through our careers, whatever the job. Helping people to own a home and, whether it's breadwinners or homemakers, to raise the next generation. And helping people, helping everyone to make the most of life even in our senior years.

The lack of welfare is linked to with a culture of self-reliance. And how do the Malays, who are the most socioeconomically disadvantaged, respond to this? This can be seen from Sazali's remarks about the Indonesians' take on Singaporeans.

At the end of the conversation, Sazali offered this as proof that the minority Singaporean Malays are more financially successful compared to the Malays in the neighbouring countries, where Malays comprise the majority. They seemed at pains to demonstrate that although socioeconomically they fared the worst in Singapore, they were better off by comparison with Malays in neighbouring countries.[35] Establishing oneself as a self-reliant Singaporean Malay through housing mobility seemed to matter hugely to this group of men. Here, Adi and his fellow Singaporeans subscribe to a

[35] Singapore remains the most developed country in Southeast Asia (see e.g. OECD 2020). "Singapore," OECD, accessed January 6 , 2020, http://www.oecd.org/countries/singapore/.

home, in terms of the nation-state, one in which they believe to have benefitted in terms of its collective social mobility.

This crucially differs, of course, from the earlier Malays' bigger sense of home, which was the *Nusantara*, or the Malay Archipelago, where pride was located in a pan-regional Malay identity. This sphere includes contemporary Indonesia, Singapore, Brunei, southern Philippines and southern Thailand (Rahim 1998). Separation between Malaysia and Singapore, narrated as 'being kicked out of Malaysia' however displaced and replaced the shared Malay identity with postcolonial national identities (Chua 2003). Comparisons between Malaysian Malays, Indonesian Malays, and Singaporean Malays became measured 'in terms of the levels of economic development, the differences in levels of corruption of public officials and, the most mundane of all comparisons, the level of public cleanliness in the neighbouring countries' (Chua 1996: 62). And this continues to be internalised until today, not only by Adi and his group of friends but also Malays across the border.

I had joined a bus tour to Kuala Lumpur, the capital of Malaysia. The purchasing power of Singaporeans automatically increases across the border due to the strong exchange rate. Our tour guide jokingly coined the term 'sprinkle money' as he encouraged us to shop more in his country. I thought to myself, Singaporean Malays 'making it rain' (money) perhaps can only be realised outside their home. The Malaysian tour guide's repeated encouragement alludes to the idea of social mobility as a Singaporean Malay. For Adi and perhaps my fellow Malay Singaporeans on the bus tour, not only is the social mobility experienced cumulatively, it is also compared to other countries. Malays effectively become differentiated by their countries' socioeconomic positions.

Overall, Adi struck me as the impossible Singaporean, seeking to identify as such despite, or even against, his Malay ethnic belonging; and remaining a staunch supporter of relocation under all its forms when clearly, he is not a beneficiary of these redevelopment policies. I wonder whether he resolves or increases these tensions for himself by invoking the centrality of self-reliance and pragmatism to the Singaporean identity. For Adi, to be Singaporean is to be self-reliant. And to be self-reliant is to be mobile. It was important for him not to ask help from anyone including the

government, his family and children in the future. Therefore, there is no shame in downgrading because at least, he stands by the principle of self-reliance, which he associates with Singapore's success (see Teo 2015). He explained that while life in Singapore was difficult in the early years, it had shaped self-reliant citizens. However, Adi will continue to be the *impossible* Singaporean because the Singaporean dream of ever more successful property upgrades remains inaccessible to him, who has clung to housing as to a lifeline. My next protagonist, unlike Adi, viewed home through a more affective lens; a relationship of belonging. He insisted that the special bond with his island-home cannot be replicated, even with the present flat that he owned.

Hans, the island biographer

Hans recounted how the last family had held out on Bukom Kechil until 1970. The surrounding kampung had been levelled to build Shell's oil tanks 133 and 139 (Figure 3). It was the only house standing, surrounded by shovel trucks and lorries. The house belonged to a family he knew; he had recognised the house. The owner of the house, Ah Yang, used to sell charcoal made from mangrove to the islanders, while his daughter was Hans' former primary school English language teacher. They had stayed to ask for more compensation. He explained that 'leaving Bukom Kechil would mean more than a loss of income for Ah Yang's family because they would need to start all over again'. It would be hard to find the type of mangrove used by Ah Yang's family to make charcoal, on the mainland. Born and bred on the island, Hans would have known Ah Yang but I wondered how he could have known about the rest.

Figure 3: Oil tanks on Bukom Kechil (Hans' photo collection)

The first wave of major resettlements that affected islanders on Bukom Kechil such as Hans and Ah Yang began as early as April 1963. To build Singapore's first oil refinery on neighbouring Bukom Besar, 5000 workers were involved in Shell's expansion (Figure 4); some of whom were relocated to Bukom Kechil (ST 12 April 1963). Singapore's growing industrialization continued to impact the islanders as Shell continued its expansion onto Bukom Kechil in June 1968. All 2,500 residents were resettled: either to another island, Semakau, or mainland Singapore (ST 11 June 1968). Bukom Kechil's resettlement, however, was different from Bukom Besar's because unlike Shell who had been on Bukom Besar since 1891 (Moey 1991), Bukom Kechil had always been a residential area and home to islanders. Shell was not the only refinery to be built on the Southern Islands. Singapore did not have a refinery in 1960 but by 1974, it had five, with a total capacity of about one million barrels per day: Esso on Pulau Ayer Chawan, Singapore Refining Company on Pulau Merlimau, Mobil Oil on Pulau Pesek, Shell on Bukom Besar and BP on Pasir Panjang. By the mid-1970s, Singapore became the world's third largest refining centre after Amsterdam and Houston (Ng 2012). Expansion of Singapore's oil industry from storage to refining

was concentrated on the Southern islands and Pasir Panjang, populated mainly by the Malays.

Figure 4: Old newspaper clipping showing Shell workers and quarters (Hans' photo collection)

Housing autobiography

Hans shared with me that he had been both a witness to and participant in Bukom Kechil's development from the very beginning. He had worked for Shell on Bukom for more than 40 years and added that not many islanders knew that he kept going back and forth to Bukom Kechil to take photos of the site, from the time of eviction until the completion of the tanks. It was part of his job. I was unsure whether it was due to the confidential nature of these projects, or if he was just uncomfortable telling others about his involvement in redeveloping his island home. Some might regard it as complicity, but Hans felt that it had allowed him to remain part of Bukom Kechil as long as he worked for Shell. There is an unspoken reciprocal relationship between the islanders and Shell. Hans, like many others with whom I spoke, felt a strong sense of gratitude towards Shell, who had provided them with a wide array of benefits over the years – employment being one of them. Shell had acknowledged the islanders'

presence and their home by ensuring their well-being. This created not so much a climate of mutual interest but loyalty, trust, and cooperation. As a result, a harmonious relationship had been firmly established. This perhaps had reduced feelings of anger surrounding the resettlement. Nevertheless, this contributed to the silencing of Shell's expropriation of the islands. First, due to the feeling of indebtedness, Hans perhaps felt a moral obligation and the lack of a right to raise any issues with the eviction. Malays place utmost importance in reciprocating acts of benevolence, reflected in the saying, '*hutang emas boleh dibayar, hutang budi dibawa mati*' (while debts of gold can be repaid, debts of kindness are carried to the grave). Causing Shell any form of difficulties is perhaps similar to being '*tak kenang budi*' (being ungrateful or forgetful of others' good deeds or help). Second, islanders who were evicted by Shell were believed to have profited from it due to the large sum of compensation they received. This was evident from conversations I had with elderly men who had never lived on the Southern Islands but were aware of the waves of evictions. Shell's reputation as 'generous' was seemingly not limited to the Southern Islands. And this rendered Shell's acts of island eviction as reasonable, absent any talk of injustice.

Yet this also meant having to watch his home being redeveloped beyond recognition over the years:

> When I was living on Bukom Kechil, it never crossed my mind that Bukom Kechil would be merged with Pulau Busing. Busing was the place my friends and I canoed to have picnics. They combined Pulau Hantu, Pulau Busing, and Pulau Ular. Such a wide area, right? Just imagine Busing, a small coral island, becoming a big island through reclamation. I saw it with my own eyes. My colleagues would inform me, 'Hans, we are going to reclaim the land at the end of Bukom Kecil to Pulau Ular. Then after Pulau Ular, we will continue to Pulau Busing'. And I would be the one to issue the clearance. I felt sad. Every day I could see how rapid, how fast the development was. Just imagine.

Ever in need of more land for the Bukom refinery, Shell had requested Jurong Town Corporation (JTC) to merge the three islands: Pulau Hantu, Pulau Busing, and Pulau

Ular[36]. Presently, the cluster of three islands comprise an expansive petrochemicals complex as a result of reclamation and development works over the years. Merging and reclamation of the Southern Islands had the effect of erasing the islands' history along with their names. Hans gave the example of Bukom which is composed of Bukom Kechil and Bukom Besar. After Bukom Besar was merged with Bukom Kechil, it was officially renamed as Bukom (ST 22 November 1995). Bukom Besar had once been a United Malays National Organisation (UMNO) stronghold, whereas the neighbouring Bukom Kechil had been important to PAP's emergence on the Southern Islands. Nevertheless, Bukom's history is often intertwined with the history of the oil giant, Shell on Bukom, rendering the history of Bukom Kechil absent[37].

To date, there have not been any studies examining the history of the Southern Islands, apart from a state-funded documentary project named *Island Nation*, which documents life on a number of Singapore's Southern islands through photos and short videos on a website[38]. Even in recovering memories on the Southern Islands, there seems to be a preference to refer to the majority Malay islands by their English names, such as St John's Islands (Pulau Sekijang Bendera) and Lazarus Island (Pulau Sekijang Pelepah). Hans nevertheless strove to keep the memory of his island-home alive. 'Staying home' with Shell was key to such efforts.

All his colleagues knew of his love for the island: 'they will say Hans *sayang* to leave Bukom Kechil. What to do? When I bring the new staff around Bukom Kechil, I will tell them that once upon a time, this land belonged to my great-great grandfather'. He laughed as he told me how he would bring the new staff to the exact spot where his house once stood while showing them photos of the surrounding kampung. Hans' storytelling was not restricted to Bukom Kechil. Just like Bukom, he would let them know that Jurong Island was also originally made up of numerous islands. Esso's

[36] "Reclaiming the land, protecting the environment" DHI group, accessed January 19 , 2020, http://www.dhigroup.com/upload/publications/scribd/228966594-Reclaiming-the-Land-Protecting-the-Environment-DHI-Case-Story-SG.pdf.
[37] "Island mosque," Island Nation, accessed October 25, 2019, http://islandnation.sg/story/island-mosque/.
[38] "About Island Nation," Captured, accessed February 6, 2019, http://islandnation.sg/about/.

establishment of an oil refinery on Ayer Cawan was just the beginning of industrial development that led to the merging of offshore islands into Jurong Island in the 1990s, as narrated by Hans. Multiple islands - Pulau Seraya, Pulau Ayer Merbau, Pulau Sakra (which in turn was previously made up of Pulau Sakra and Pulau Bakau), Pulau Pesek Kecil, Pulau Pesek, Pulau Ayer Chawan and Pulau Merlimau, Pulau Meskol, Pulau Mesemut Laut, Pulau Mesemut Darat and Anak Pulau – were reclaimed to form Jurong Island (Lee 2000).

I thought to myself that a 'Hans' for each of the offshore islands would complete a wonderful history of the Southern Islands. The idea of offshore islands as homes, especially Bukom, was most surprising for me. For as long as I could I remember, Bukom had always been a restricted area. The area was off limits to the public, and unauthorised access is deemed a criminal offence. The concentration of Malays living on the Southern Islands thus seems unimaginable, given the racial quotas in housing estates today. Hans' housing life had enriched my housing imagination and yet, in turn, it was also suggestive of its limits. I had never thought of my Singapore home as having been divided into the mainland and the offshore islands. Even fewer knew about Bukom Kechil, its residents and their multiple evictions. But given that this generation is slowly disappearing, their stories and the history that they contain need retrieval.

It was Hans' early housing life that resulted in my discovery of what happened at Bukom Kechil, the Southern Islands in general, and their neglected importance to Singapore's history. Hans' housing autobiography was especially significant to me given the affinity between my method and his own way of conceiving his life. In fact, he himself had elaborated a housing autobiography of sorts. Hans showed me his first photos of Bukom Kechil. Standing at the edge of the jetty, he had taken photos of Bukom Kechil's landscape. Side by side, it was akin to a continuous panorama shot of the island during dusk. The concept was advanced, yet the tiny, black and white squares reflected rudimentary technology. The lack of colours felt like a disservice to the island's beauty. Hans then got the help of his classmate, Mustafa Jekko. A most unexpected candidate, Mustafa had a hand disability and was without any formal training. He was from the island as well. He agreed on the condition that Hans would have to accompany him wherever and whenever he became uninspired. Hans described

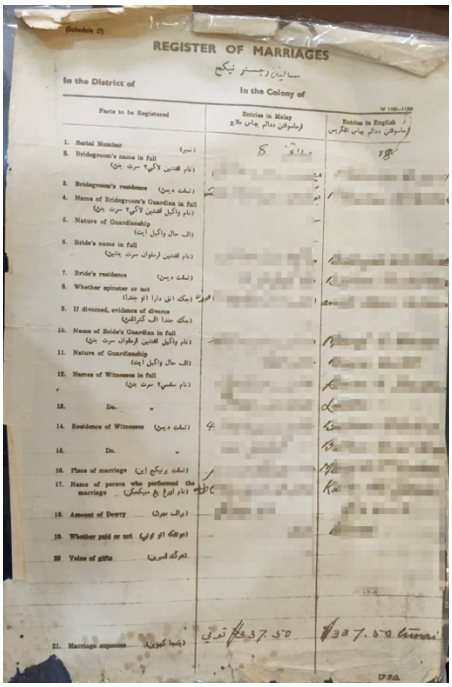
these moments - in the midst of painting, Mustafa would suddenly ask him to catch spiders or visit an exhibition on the mainland with him. It took two and the half years to complete the painting (Figure 5). Today replicas of the painting hang in the flats of Bukom Kechil's former residents.

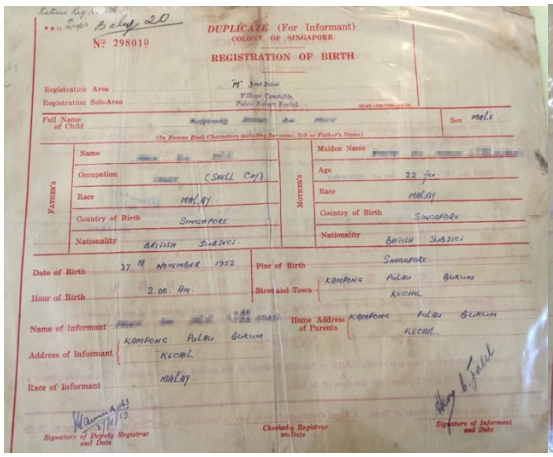
Figure 5: Mustafa Jekko's painting of Bukom Kechil

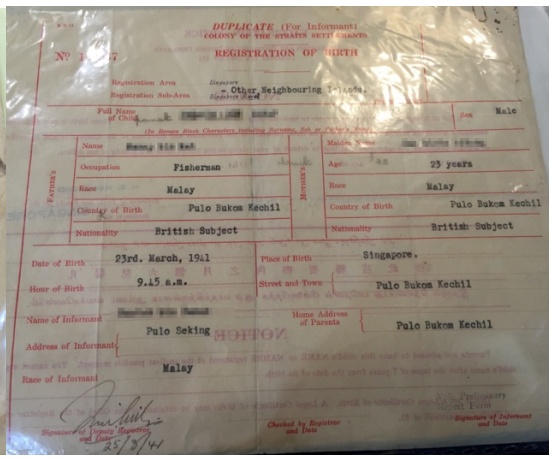
When I asked Hans what made him undertake such meticulous documentation of the island's landscape at such a young age, he said it was simply his love for his Bukom Kechil home. He never expected to be resettled from the island; he thought it would be his home forever. Hans later uncovered that his love for the island was based on a deeper relationship to the island. Over the years, he looked for photos, documents, and stories related to Bukom Kechil. His colleague, Loh, also from Bukom Kechil, had shared with him that a person named Letong helped his father when he first arrived. Letong was described as a kind man with a good heart. He was responsible for *buka tanah*[39] in Bukom Kechil and had advised Loh's father to buy land on the hill. When Loh told this story, Hans was unaware that Letong was his maternal great grandfather. He then put two and two together using his father's old documents (Figure 6). The connections he made between documents cannot be reduced to a coincidence of similar names. Malay names are more specific in that they include their father's name instead of a family name. It would begin with the person's name, followed by a patronymic: *bin* (son of) or *binte* (daughter of) and end with the father's name. Hans' housing autobiography was full of surprises.

[39] *Buka tanah* usually means opening up forested land. Here Hans alludes to the idea of his great-grandfather as being one of the first to set up a home in the area of Bukom Kechil.

Figure 6: Mohammad's marriage and birth certificate, as well as his grandfather's birth certificate (clockwise direction)







Hans' beloved island home did not have any facilities such as hospitals or formal schools in the beginning. He still remembered an incident when he was in primary three. His friend Raja, whose father had been a high-ranking Shell engineer, lived in the quarters near their school on neighbouring Bukom Besar. Raja had invited him to his house, and it became the first time Hans tasted French bread and cheese. When he went home, he told his mother that they sliced bread with a 'saw-like knife'.

> Since Bukom Kechil didn't have electricity, we would use kerosene lamps. We didn't have fresh water either. So, we had to take fresh water from Bukom Besar. In comparison, everything was provided for in Bukom Besar, you just name it. There's even a swimming pool. In Bukom Kechil, if you want to swim, there's always the sea (laughs).

The facilities on Bukom Besar such as a hospital, cinema, mosque, and ferry service to the mainland were open to Bukom Kechil residents as well. Even the kerosene they used was given by Shell, but this particular benefit was only for Shell workers living on Bukom Kechil. Hans referred to it as Shell's 'social corporate welfare' to the local community.

Things took a turn when Bukom Besar was vacated with Shell's expansion in 1963. Bukom Kechil's population increased with the relocated Shell workers from Bukom Besar. A Chinese *taukey*[40] brought in a generator for electricity and started an open-air cinema in Bukom Kechil. This made Bukom Kechil popular with residents from the other islands. According to Hans, not only did the relocation bring modernity, but it also increased Bukom Kechil's importance in the political landscape. He explained that the workers on Bukom Besar were relocated because many were UMNO supporters. He showed me photos of the then Malaysia's Acting Prime Minister Tun Abdul Razak visiting Bukom Kechil. He was carried from the boat to the shore since the island did not yet have a jetty. It showed the respect the islanders had for Tun and strong UMNO support. In response, PAP built facilities on Bukom Kechil - where jetties, schools, mosque, clinics, playground, and community centre mushroomed on the island. According to Hans, they were determined to 'to win the hearts and minds of the people' especially the *penghulu*:

> If they could persuade the *penghulu*, the rest will follow. The *penghulus* were also wage earners, they received allowance from the government. It started with the British giving allowance and then after that, PAP governed so PAP took over. At the end of every month, they would go to the land

[40] A Malay term that refers to business owner, usually a Chinese.

> office on mainland to receive the allowance. If I'm not wrong, they were also given retirement allowance.

Popular events and activities such as *pesta laut* (sea carnival), were organised by the school. All of the islanders that I talked to mentioned *pesta laut* as the highlight of the year. A rift nonetheless grew between PAP and UMNO supporters, erupting in small brawls.

While measuring the area designated to build a mosque on Bukom Kechil, a leading PAP supporter Embi had moved a small rock. The area was located beside an UMNO supporter who saw the act as a form of encroachment and punched Embi. The account was confirmed by his son, Aziz. As we went through his collection of photos of Bukom Kechil, Aziz insisted that the school in Bukom Kechil held a bigger role than its community centre.

> You can't rely on the islanders because not everyone supports the PAP. For example, if you were to invite the minister to Bukom Kechil for an event, who would you contact first? Of course, the school. The children will be the ones holding up flags to welcome him.

Aziz added that in any case, the *penghulu* needed to be consulted first. The political tension had impacted family relations including Hans'. His father, thought to be associated with the PAP, was ostracised by pro-UMNO relatives. As a result, separate seating arrangements had to be made during wedding lunches. Community life was not what it used to be. While coloured by Hans' perhaps idealised view of harmony and trust in island life, I could see how the arrival of newcomers and heightened political tensions made the island home less comfortable. With *gotong royong*[41] at an all-time low, Bukom Kechil islanders saw no reason to stay when resettlement plans were announced in 1968.

Hans saw the resettlements as part of the government policy to scatter the Malays from the Southern Islands. At that time, he was aware of other Malay strongholds being resettled on the mainland. In addition, Hans mentioned that by then, not only was their

[41] Malay term for shared labour, voluntary mutual assistance, communal spirit.

Southern Islands constituency removed due to the redrawing of electoral districts, their favourite Member of Parliament (MP) Ya'acob Mohamed was transferred to another constituency. Hans, however, feels that even if Ya'acob had stayed in the Southern Islands, he would not have been able to stop Bukom Kechil's resettlement. Redistribution of the Malays in the Southern Islands, according to him, had been planned a long time ago, a step by step process. It occurred to me that if in the past the majority Malays in the Southern Islands – seen as a problem – were resettled, today an overrepresentation of Malays seems to have been created in rental housing. Yet despite the shifts in locations and across time, a housing hierarchy that is co-extensive with that of Singapore's ethnic hierarchy remains silently constant and persistent.

Hans' decision to remain on the islands can be seen as following in his father's footsteps. His father, Mohammad, worked as an office attendant for Shell. One of his responsibilities was to raise the Shell flag every morning. Due to his close relationship with his manager, he was told that they would only be able to stay for five years in Semakau as there was an incoming project. Yet, Mohammad responded that he still had a choice to stay on the islands. However, Mohammad made sure that his housing decision did not affect his children's education. He arranged for his school-going children to stay with his friend, a teacher, on the mainland. Their living expenses were paid for every month. Living apart was one of the sacrifices Hans' family had to make in choosing to stay on the islands. The series of decisions were pragmatic: trying to hold onto their island home while making the best possible future for the children. It was an informed decision and one Mohammad could afford to make. Hans shared that they were the only family to establish such an arrangement.

> The very sad thing was during the last moments - when the islanders had to move to mainland Singapore, they mostly had low education. How they struggled. Although I had many siblings, my father had a bit of savings but those fishermen, they didn't have any CPF.

Hans attributed the lack of preparation among the other islanders to being kept in the dark. When they were relocated to Bukom Kechil, they were given the option to stay on Semakau without being told that it was temporary. They moved to Semakau neither knowing about nor expecting their eventual resettlement to the mainland. Their suspicions only arose when repeated house to house surveys were conducted,

enquiring on the number of people living in the house, their occupation and household income.

While Hans' family were happy to be able to stay on the island for a few more years, their last days on Semakau were filled with anxiety and fear. They knew they would be resettled to the mainland, but they did not expect to be pressured into buying a five-room flat. This was based on their household income and large family size of ten. Mohammad appealed to the then-incumbent MP for the area to allow them to stay in a 3-room flat. He explained that his children would eventually get married and move out. In response, the MP suggested to rent out the rooms then and highlighted that the 5-room flats in Telok Blangah were ready. Despite being successful in their appeal, their troubles were far from over. Towards the end, there were fewer than 10 houses remaining on the island. Islanders had gradually moved out of Semakau depending on where their flat choices were located, such as Clementi or Telok Blangah. The flats in Teban Gardens had been the cheapest but were also the last to be built.

The empty island was by now attracting fishermen from Indonesia. And the few remaining families constantly feared for their own safety.

> Every evening, we became like Red Indians. We made a big fire. There were no lights, no shops, nothing. We were afraid of the Indonesian fishermen who came to our island. They would sometimes steal because they knew there was no one around on the island. They would come and go, and made the island their home. We were especially worried because our house was by the sea.

The seaside location of Hans' house, in the pitch-black evenings, made them especially vulnerable to theft (Figure 7). Hans expressed his disappointment, and, perhaps, a sense of betrayal when the *penghulu* was one of the first to move out, leaving the remaining families on Semakau to fend for themselves. Resettlement had changed the people he once knew, the community bonds that had once existed, and the very island itself. Something was gained, but a deep cost was also extracted – and then silenced.

Figure 7: A typical house by the seaside at Semakau (Hans' photo collection)

True ownership

Hans today lives in a flat in Queen's Close with his wife and two children. Yet, it will never compare to his home on Bukom Kechil.

> The name is home but not our home. Simple word. Home, but not ours. It is not true ownership. If on the islands, it is our home, our place, our birthplace, it belongs to us. Previously, I could say I'm proud to be born on Bukom Kechil, my great grandfather's land. But now, what can I say? Queens Close, how big? The area is good but it's not really my… I'm just… I cannot be proud about it.

Flats on the mainland are not considered 'true' homes.

This was completely different from Zee who regarded 'home' as not being important. Or at least she conceived home differently. Perhaps it is a generational difference; perhaps it is the varied entwining of home and house in the Malay experience in Singapore. Hans defined home with a sense of ownership that was tied to pride. Home had an emotional resonance for him. Although they only temporarily occupied the land

in Bukom Kechil, he felt a connection to the island which his great-grandfather had *buka tanah*. His current homeownership could be better described as flat space under lease. One can never have full ownership of flats as long as flats are built on state land. This was because according to Hans, they are liable to relocation anytime.

He had left the Teban Gardens flat when he got married, but continued to feel a sense of responsibility for his family home and eldest sister, Yat. She was single and unemployed. When their father passed away, Yat lived alone in the flat. By then, the rest of her siblings were married and had their own homes. Hans had to then make the painful decision to ask Yat to move out. He even consulted an *ustaz*[42] to ask about the issue.

> Teban Gardens was the family home. Previously, my parents were around. It was not easy for me to tell her that it was not her house and that the house had to be sold under *faraid* [Muslim interstate laws]. The other issue is that it is our responsibility as brothers to take care of her, at least provide a house for her. Finally, it was agreed that the Teban Gardens flat would be sold and the proceeds would contribute to buying her a new flat, this time under her name. So that, in future, no one else can claim ownership of it. We managed to get a fully paid 2-room flat in Tanglin Halt for her.

Here, the notion of family home seems to have taken over from 'home', creating its own obligations. The issue here is that resettlement into flats has normalised the nuclearization of families in Singapore (Chua 1997; Oswin 2010).

> Forced resettlement in HDB flats not only split up communities, but as the flats were designed for nuclear families, also split up generations, and ensured that the nuclear family became the [basic] social unit (Tremewan 1994: 50).

In Hans' case, it has physically split up the big family. Isolating the nuclear family in flats had inadvertently isolated Yat who remained single. Yet, this was Hans' way of trying to make the best arrangements for the family, especially for Yat. However in the context of islanders who were especially used to 'an active community life of

[42] Male Islamic religious teacher, whose role is to provide religious knowledge and guidance to the Muslim community.

mutual support and a sense of local identity and security' (Tremewan 1994: 50), Hans was labelled heartless by his family, relatives, fellow islanders to force his sister to leave. In addition, it had been a challenge to reach a consensus within the large family of eight siblings. And the sensitivity of the issue remained, it was only mentioned in the later interviews.

And after all they had been through, Yat, who has stayed in her Tanglin Halt flat for more than 10 years, now faced yet another relocation, but this time under SERS. 'This was what I was afraid of. It had been like a chain of evictions from Bukom Kechil to Semakau to Teban Gardens to Tanglin Halt'. As he put it, they 'cannot escape from evictions in Singapore'. Hans and his immediate family members had experienced it multiple times in their housing lives, regardless of the resettlement choices made. And Yat's present involvement with SERS in Tanglin Halt showed, for Hans, the limits of homeownership in Singapore. Namely, homeownership on the mainland did not offer any guarantee against future relocation. One cannot vote to stay unlike in private housing. He added that even if Yat had not moved to Tanglin Halt, she would still have been relocated because their family home in Teban Gardens was also involved in SERS. The flat was demolished earlier in 2016. Despite his view on the temporariness of homeownership, Hans still insisted on the importance for Yat to have her own house.

> However rich you are, without a house, you are still *menumpang* (putting up at someone else's house, boarding). From the start, I thought about her privacy. This has got to do with my aunt that lives in Bukit Panjang. She lived with her elder sister till her elder sister passed on. Until today, she has money but not her own house. And presently, most of her money has been spent on her poor health.

Menumpang is not seen as secure, even with a family member. As homeownership rates continue to soar to a present 90%[43], it is not irrational to equate security with homeownership. Hans highlighted the lack of housing options, with rental housing conditions being poor. Building homes today remains the government's prerogative, rendering *buka tanah* impossible. With the racial quotas in public housing, there is a

[43] "About us," Housing and Development Board, accessed October 2, 2020, https://www.hdb.gov.sg/cs/infoweb/about-us.

further lack of freedom in choosing one's home. There is no choice but to own a home in Singapore. And although Hans' residency at his first home also comes with an approaching end date, he has a plan:

> I can buy a jet ski and Kasmani[44] can buy a speedboat and then, we can bring our friends to Pulau Hantu for picnics. If we had a chance to return to the islands, we would, but dreams remain dreams. Sometimes, I would joke with my colleagues, you can come to my house. I'm staying at the latest Semakau Cove (laughs).

The term 'Semakau Cove' is inspired by Sentosa Cove. Sentosa Cove is the first full-scale gated community in Singapore, located on the island of Sentosa. In comparison to Sentosa's development into a housing enclave for the super-rich, Semakau had been turned into a landfill. Hans described the merger of his former home Semakau with Pulau Seking, 'automatically, it is called rubbish island and automatically Seking's name disappears'. When I reminded him of his Semakau Cove dreams, he replied that the area was only for millionaires and the way of life would be different. Even when the islands become a place of residence, a 'true home' remains out of reach for its original residents – as over 60% of its homeowners are foreigners (see Pow 2017). He is aware that there will be a day when he has to 'leave home' forever. And when it happens, he might have the same question as his colleagues, 'Hans, when you retire, who will take care of the mango tree on Bukom Kechil?'

I see Hans as the island biographer; tracing his housing story also means tracing the disappearing history of Southern Islands in Singapore. At its core, it is a story of an individual who does his best not to be separated from his first love, his island home. Yet in Singapore's house-moving culture, Hans' housing life reads like an impossible story. He continues searching for memories of his home, as a testament to its once lived reality. The island biographer can only dream of *balik pulau*[45], of returning to the island. On the surface, *balik pulau* dreams seem to be about neither stasis nor mobility. They long to return home because they long to belong, and they long for the land to belong to them. But I wonder whether underneath it all, they long to go back

[44] His best friend and fellow Bukom Kechil islander

[45] The name has been used for an exhibit Balik Pulau: Stories from Singapore's Islands in Singapore's National Museum in 2014. Unfortunately, life experiences on Bukom Kechil were not represented.

to a home that they remember as an oasis of stasis – away from the insecurities of their Singapore home today. The next protagonist however never gave in, recreating the home environment that she once lived in – a home in *gotong royong*.

Airah, the displaced islander

Airah was the last of a disappearing generation from the Southern Islands. Yet she moved quickly for an 81-year-old. Her tiny two-room flat[46] had been home for over 40 years. Every time I visited her, she never failed to cook a spread. And each time I was at Airah's home, someone would come by unannounced - a neighbour, an old friend, a fellow islander. None came empty-handed, bringing *kuih*, or Malay cakes, or they would *salam*[47] her gift money when leaving. As her Indonesian neighbour walked past Airah's flat, she asked Airah whether she wanted some bananas. She had just returned from the market. Airah asked for just one or two and the bananas were passed through the gate and Airah's neighbour went on her way, down the corridor. It was such a casual affair; it seemed so intimate. Community or in this case solidarity seemed to take on a particular meaning for Airah – what was it?

Gotong royong

I have never been fond of discussions on *gotong royong.* For Singaporeans, *gotong royong* is akin to 'community' in the West. But for the Malay community, the kampung once stood as the basic territorial and communal unit of organization. It was structured according to a division of labour where kampung dwellers met each other's basic needs through *gotong royong*. Such concepts of community however have tended to be co-opted by the state (Bell and Newby 1976) and Singapore is no exception (Chua 2017). The Singaporean state calls upon previous forms of community support such as the Chinese clan associations and Malay *gotong royong* as being exemplary to

[46] A two-room flat in Singapore would mean a flat with one hall and one bedroom. This is a common description in Singaporean real estate. A three-room flat would mean a flat with one hall and two bedrooms. The hall seems to be considered as one room.
[47] A *salam* is similar to a handshake, where the right hand is then brought to the heart as a gesture of sincerity.

encourage self-reliance. Listening to Airah, I realised that I had always been led to think of Chinese clans as having more resources to draw upon. *Gotong royong* had, on the other hand, always been characterised as a poor-man's resource (see Lazaroo 2017). But as I began to pay attention to Airah's stories, which interwove socioeconomic differences with *gotong royong*, a different and more nuanced narrative emerges: *gotong royong* is not quite a poor man's community resource, but it lends itself, in the context in which Airah used it, to ensure that everyone is cared for, leaving no one behind. This early form of *gotong royong* found in kampungs in Singapore was:

> the coming together of the community to help and sustain each other. […] When the kampong spirit is in evidence, nobody needs to feel alone or abandoned. This warm feeling of being cared for makes life meaningful and brings happiness. And being happy, one possesses a stronger foundation, better able to take the knocks of life more easily (Chia 2013: 11).

Gotong royong was not just about the self-sustenance of a community amidst the poverty but it met the emotional needs of individuals within the community. This contributed to feelings of trust and security, building a more cohesive family-community.

The first house Airah bought was by the seaside at Bukom Kechil. It was to be the start of a beautiful friendship with her Chinese neighbour, Mak Itik. Mak Itik had a son, Ah Hock, and a daughter, Ah Keng. Airah laughed as she described how Ah Hock liked to follow Airah's husband and son to sea despite capsizing countless times. Their *kolek* or small boat was a far cry from the engine boats Ah Hock's family owned. Airah shared that since they caught a lot of fish, sometimes they would share with her. They would also give Airah rice. Not only because the children preferred to have their meals at her house, but because they had a *kedai rumah*[48].

> We would go to Mak Itik family's shop for everything. Mak Itik's husband looked like a poor man but he was actually a *taukey*. Back then, we would take items from the shop first and pay later. These 'debts' would be written in a book. When it was payday, you could find him going around the island

[48] Part of the one-level house is converted into a shop. A literal translation from Malay is shop house but this is different from the present shophouses which has the shop on ground floor and the residential area on the first floor.

> collecting debt repayments with his rattan basket and clutch bag. He was such a clever man, whenever anyone needed to buy a wardrobe or anything, they would ask him. He would then go to the mainland where he had contacts to get his supplies.

Mak Itik's family had the resources and capital to run several successful businesses. Their *kedai rumah* was so prosperous that they brought in Mak Itik's brother-in-law from China to assist them. Airah then shared that there were very few Malay shops on the islands and explained why:

> Majority on the island were Malays. They would take several items from the Malay shops and pay very little. They would then come back to take more items from the shop, again without paying much. And so, the debts kept increasing. How could these Malay shops survive, much less thrive! (laughs)

I didn't know whether to laugh or not; this was *gotong royong* effectively in action. From death to weddings, Airah highlighted that 'everything was *gotong-royong*, which meant we did not use money at all' (Figure 8). A week or so before the wedding, there would be a personal invitation to each house. There would continuously be people in both the bride and bridegrooms' houses to help out. The women would make cakes together and clean the rice, while the men looked for wood to build tents and *ambin*. Not only were they not paid, they would bring one or two cups of rice, flour, coconuts, or oil, whatever they had. Money held no importance on the islands with *gotong royong*.

Figure 8: Island wedding in Bukom Kechil (Han's photo collection)

Things began to change with the relocation of Bukom Besar's Shell workers to Bukom Kechil. Airah described how the huge increase in residents resulted in too many food gifts being given to the bride and bridegroom's family. The rice, flour, coconuts, and oil would have to be redistributed back to those who came to the wedding. Monetary contributions were then suggested, and the amount increased gradually. Class differences became apparent, for example in housing, as reported by Airah: 'Former Bukom Besar residents' houses were beautiful - all concrete houses, rows of them built on the hills'. 'Better' housing began to look appealing in comparison to dilapidated houses by the sea that belonged to the fishermen. Airah however mentioned that these poor fishermen were helped by PAP: 'When they see the houses of people who are poor, people without jobs like those who could not go out to sea, old people, they will help. They will give money'. The emergence of PAP on Bukom Kechil brought about welfare handouts and many facilities for the islanders: 'After PAP came, there was everything. There were the police and all. Welfare was good, under PAP'. Airah

viewed PAP's welfare handouts as a form of *gotong royong* as 'it lessened the burden of the islanders'.

With resettlement to the mainland, life for Airah proved daunting. Without *gotong royong*, money had become the currency of life in flats.

> The difference here is that everything needs money. As soon as you leave the flat, you need money. At the kampung, even if we did not have money, we were not *susah hati*[49] (troubled or worried). If there was no food at home, we would go outside and try to find something to cook.

Airah gave the example of plucking cassava leaves from the back of her house to easily cook *lemak ubi*[50]. Living in flats meant they did not have the sea or 'backyard' to forage for food or grow fruit trees (Ahmat 1971). Buying groceries could not be paid in instalments (Xiong and Brownlee 2018) and for the islanders, water was no longer provided for free by Shell. The high cost of living on the mainland was a common fear among kampung dwellers who were slated to be resettled but was especially feared by islanders who had never before lived on the mainland[51]. Islanders such as Airah thus found means and ways to avoid living on the mainland.

Pecahan (Fragmentation or broken up)

When Bukom Kechil was cleared, some, like Airah, chose to move to another island, Semakau, instead of the mainland. She was used to living on the islands for years and did not know that they would eventually be resettled to the mainland. For islanders who worked for Shell on Bukom Besar, it was a closer commute from Semakau. It was however only a matter of time before all the islanders were resettled to the mainland. Airah was conscious that the waves of resettlement were not particular to Bukom Kechil at that time. Residents from all these affected islands were interspersed across mainland Singapore according to their relocation decisions. What was certain was that

[49] A literal translation is 'difficult heart' or 'a heart filled with difficulties'.
[50] A Malay-style coconut stew dish, where young tapioca leaves are cooked with coconut milk and bird's eye chili.
[51] "Trouble on the isle of ease," Island Nation, accessed February 6, 2019, http://islandnation.sg/story/trouble-on-the-isle-of-ease/.

the longer the islanders chose to stay on the islands, the more they were broken up. This *pecahan* continued as she remained in Telok Blangah over the years:

> When I initially moved to Telok Blangah, there were many Malays. They were all from the islands such as Semakau and Sekijang. Later, when their children bought houses, they would follow their children. Some sold their flats; others have passed away. The older ones, there are only four of us left. There's one at the end of this corridor, a Sekijang islander on the third floor, and a Chinese from Semakau on the sixth floor.

Many islanders in her block had moved to other areas of Singapore, leaving behind a handful of islanders. This may be attributed to the house-moving culture in Singapore. Even landmarks around Airah's home 'moved': 'there used to be a hill for Chinese burial grounds. Guang San was its name. Similarly, there used to be warehouses for oil and fish warehouse in front there. No longer here anymore'. Yet, Airah was adamant not to be part of the dominant relocation culture or *pecahan*.

Airah chose to live alone in her own home rather than desert her island community. *Pecahan* nevertheless continued to be a fact of Airah's housing life. Her children were all married and one of her daughters comes home after work but returns to Batam in the evening, where she has married a local. After a long period of renting, HDB offered to sell the flat to Airah for $21,000 in 1997. One of their daughters, who was mute, paid in full thinking that she would not get married. Yet she did marry later and wanted to buy a flat. Zawiyah's name was then replaced with Airah's husband and her CPF money returned. Since Airah and her husband did not have any money left in their CPF, she told me that they 'collected' $21,000 from family and again, paid in full. They did not want to owe HDB anything, so that all they had to pay was the monthly utility bills and yearly waste disposal fee. It might have been that Zawiyah had asked Airah to live with her, and this was not the first time Airah had refused. Before Zawiyah met her husband, Zawiyah had applied for a new flat at Telok Blangah Heights to live with her mother.

> The flat was not far away from here. When the keys were ready for collection, I told HDB that I did not want to move. The HDB officer said, 'you cannot do that, you must follow your children'. At that time, Zawiyah was not 30 years old yet, so she cannot buy the flat on her own. She asked

> me, ‘Ma, don’t you want to move?’ I said, ‘No, I don’t want to. I *sayang* this house.

Sayang can uniquely be used as both ‘a term of endearment or an expression of regret’ (Lazaroo 2017: 101). In Airah’s case, she *sayang* her house so much that she could not bear to part with it. She had grown attached to her house, as it had been a fundamental part of her life all these years. She knows she would come to regret it if she were to leave the house. At the same time, perhaps she had grown used to the surrounding neighbourhood, including her neighbours. While the house does not necessarily bring her joy (although happiness is perhaps not something she is looking for), everything about it is familiar – the light blue paint, the furniture, the sound of steps outside when people walk by her flat, perhaps even the smell of the house that she’s acquainted with. And familiarity never fails to be comforting – bringing with it perhaps a feeling of safety and being at home.

Airah reminds me of my late grandmother. Being in poor health, she rarely stepped out of her flat. The telephone was her best friend, which kept her connected to her loved ones. She shared the joy of school holidays. For my grandmother, her home was her world. It was her first and only flat after being resettled from the village. She was 60 years old when her flat was included in the SERS programme. It never crossed her mind that she would relocate. She was prepared to spend the rest of her life in that flat. Relocation was not part of her worldview. For Airah, the resettlements she had gone through had brought only painful changes. Airah mournfully recounted when it was announced that they had to leave Bukom Kechil for good, ‘it was *sedih* (sad). Most of the trees were eaten up by worms, especially the coconut trees. All of them fell to the ground. It was as if they knew’. She again described with sorrow the diminishing community of islanders in Telok Blangah: ‘*Sedih* as more and more islanders move out. We are all such good friends’. It might seem that she had chosen her home over family but Airah had repeatedly experienced relocations that came with loss - she could not bear another relocation.

Resettlement to the mainland marked the end of *gotong royong,* specifically the loss of close family ties. Bukom Kechil had been Airah’s island-home for generations. She told me of how in the early days, people who lived on Bukom Kechil were all kin.

There were no outsiders initially: ‘If someone brought in someone from the outside, everyone would know’. Yet Airah stressed that Bukom Kechil was a welcoming place. She added that moving to Bukom Kechil was easy because during the pre-Separation period when Singapore was part of Malaysia, and there were neither identity cards nor passports then. Nevertheless, marriages continued to take place among cousins to ‘prevent land from falling into outsiders’ hands’. Their fears however were realised with an increasing government presence. Bukom Kechil was becoming increasingly regulated with the relocation of Bukom Besar workers to Bukom Kechil. Previously, all one needed to do to move to Bukom Kechil was ask the *penghulu* and pay the person who owned the land a small sum of money. Registration at the land office and permits became compulsory, where land area had to be measured. For those who already lived on Bukom Kechil, documents were required as proof of landownership.

> At Bukom Kechil, everyone had their own land. In the past, people didn’t know and were not the least concerned about grants or any such documents. The land was inherited, passed down for generations, it was our forefathers’. And then the government came. They asked for the grants, but we didn’t have any. We were then told to pay for the TOL (Temporary Occupation Licence).

In other words, whilst once synonymous with family, land ownership now needed documented proof. Paying for the TOL meant the land was no longer theirs.

Although they lost ownership of the island, Airah and her fellow islanders expected to co-exist with development of the oil refinery on Bukom.

> We didn’t expect to be evicted. We didn’t think the whole of Bukom Kechil would be taken because it’s our island. And then over the years, Shell saw that its branch in Bukom was doing better and better. The Shell people came every day. At first, they took a bit of the land near the hills, near the Chinese burial grounds. They dug up here and there. They did it little by little, to move people they said. Later, the Shell people would move to Bukom Kechil. And when the Shell people didn’t have any more place, they took the entirety of Bukom Kechil.

The importance of possessing land rights on paper was however amplified with resettlement from Bukom Kechil.

> It had been my late paternal great grandfather’s land, but we did not have a grant nor any documents as proof. And so, our land was taken. Only the

> trees were compensated for. They did not compensate us for our land at all.

This effectively ended Airah's connection with and claim to her island-home. This form of 'paper displacement' was not new[52].

Her family having lived on the island for generations, Airah never imagined that her home would be 'taken' once, let alone repeatedly. She was relocated from Bukom Kechil by Shell only to be relocated again by JTC from Semakau. The compensation of $6,000 for her house in Bukom Kechil was all spent on rebuilding her house in Semakau, only to move again after five years. Evicted from the Southern Islands for good, the disappointment was crowded out by the fear of their new home on the mainland.

> My husband chose this flat in Telok Blangah. We wanted to buy a flat but at that time, my husband had stopped working. There was enough money to buy the flat, but we thought of our children that were still small. We had seven children and we were worried. Our children would need to go to school and what if there was not enough money. When he stopped working at that time, he did not receive a lot, about $25,000. We saved the money and rented this flat.

The redevelopment policies on the Southern Islands caused Airah to not only lose her home but also the chance at a fresh start, since the compensation received to begin life anew on the mainland was insufficient.

Her decision to remain on the Southern Islands had cost her financially. The islanders settled for less with each resettlement from the islands.

> They said that people from Bukom Kechil won't get any compensation because we were compensated before. In the end, we did receive some

[52] It has always been assumed that the Malay rulers 'sold' Singapore to the British, due to self-interest and a lack of foresight. A fuller account nevertheless has been uncovered (see Kwa, 2006). In 1819, the British and Malay rulers had signed a treaty to allow the British to maintain a factory on Singapore for an annual rent. In 1824 however, John Crawfurd who was the second British Resident of Singapore highlighted to the Malay rulers that the past annual rent payments were unlawful because the engagement was never ratified by the government of Calcutta. Not only did he stop the payments, Crawfurd insisted that the Malay rulers cede Singapore to the British in return for the cancellation of their debts. These debts referred to the past rental payments which the Malay rulers were said to owe the British.

> compensation from JTC but not much. They measured the size of the house and we received about $4,000. We were compensated a lot more by Shell because they counted everything including the fruit trees.

In comparison, her neighbour Mak Itik, who decided to relocate straight to the mainland from Bukom Kechil was given a shophouse lot. This meant their source of income was not affected. On the other hand, Airah managed to pay the rent and bills because there were three people in the household working throughout. Her husband resumed work as a contract worker, her eldest child had started working as well, and she worked as a cleaner at a kindergarten with a starting pay of $80 without any CPF contribution. I was told by other islanders that women from the islands did not work. Airah must have been left without a choice.

I wondered whether Airah regretted her decision to stay on the Southern Islands. One of her relatives and fellow islander, Zahara, who was around when I visited Airah clearly expressed her regret and reasons for it:

> Zahara: It was true what Lee Kuan Yew said about the danger of children going to school from the islands. Such tiny kolek in such deep waters; if they were to… (gestures drowning). But we persevered and no one died.
> Airah: But we didn't stay at Semakau for long.
> Zahara: Just five years.
> Interviewer: Why did you still move to Semakau if it was only for five years?
> Airah: We didn't know. (simultaneously) Zahara: We didn't know, we thought we'd stay there forever.

The irony was not lost on me - Airah had lived in a community even as her plot of land was requalified by government as under temporary ownership in Bukom Kechil; she lived with her family when the flat was rented, but today when she owns the flat, she lives alone. Yet, Airah chooses to maintain the ways of *gotong royong*. Home, for her, was not about its monetary value but the bonds created. There were no guests in her home, everyone was family. And her favourite person to have around has to be Mak Itik. It is a friendship that had survived both years and differences. Mak Itik makes every effort to see Airah, at least during *Hari Raya Aidilfitri*[53]. She brings her maid

[53] Hari Raya literally means 'Day of Celebrations'. It rejoices the end of Ramadhan, which is the month of dawn to sunset fasting for Muslims. Varieties of traditional food will be prepared and served, as families, relatives and friends visit one another.

along but last year, Mak Itik was not able to come due to her ailing health. Airah is unlike the typical Singaporean who values privacy and mobility. Her sense of loss reflects her attachment to her home. Airah chooses to stay alone in her flat than to relocate to her children's homes because the latter would mean leaving her community, or what's left of it, in Telok Blangah. The *gotong royong* she practises necessarily carries the sadness of loss and also longing for community. Eventually losing *gotong royong* in consequence of their resettlement on the mainland presented a cultural loss to the Malays. And in spite of the state's emphasis on *gotong royong* or community, there is a constant valorisation of social mobility and individual self-reliance. Airah's story is a story about norms, changing forms of solidarity and social control. It tells the changing use (and definition) of *gotong royong*: on the islands, the state's co-option of it, and Airah's attempt to preserve it in an attenuated form on the mainland. While Airah had never imagined a life without *gotong royong*, the final protagonist had never expected that she would have to live alone. Her story is the most tragic of the five, as her relocation process was not only instigated by the state but carried out by her own family, felt more personal.

Yat, the relegated citizen

I first saw Yat seated at one of the round green tables cutting some vegetables in the hawker centre. She was helping out at the chicken rice stall, whose owner Hassan had introduced me to Sazali. The hawker centre is truly the place to meet people. She must have overheard our conversation. We started talking and she passed me her home phone number and address. Before I even thought to ask, Yat explained why she did not have a handphone[54].

> I'm not working, so I try to save where I can because you know, I am *sendirian berhad* (laughs). But I don't ask for government assistance. I make *rempeyek*[55] (peanut crisps) and send them to shops. During Eid, I sell them in a bigger tin. My siblings support me also. (She sees me saving her

[54] This refers to the Singaporean dialect's word for mobile or cell-phone.
[55] A popular snack in Southeast Asia, it refers to peanut crisps made with batter mixed in aromatic herbs and spices, anchovies and peanuts, which is then deep-fried.

> phone number in my handphone and refers to herself as) *Makcik*[56] *rempeyek* (peanut crisps auntie) (laughs).

Sendirian berhad usually refers to a private limited company, but, in Yat's perhaps self-ironical use of it, they meant 'alone' and 'with limits' respectively. This was to be an introduction to her life. As Yat shared with me her housing biography, it slowly became clear to me that the source of her relegation began early in life.

Caregiving

Like any other school-going child, Yat's life on Bukom Kechil began with school. Her journey to school nevertheless was far from typical.

> To go to Yusof Ishak Secondary School, I would wake up at 3 a.m. and set out from home at 4 a.m. I needed to walk quickly and reach the jetty by 4.30 a.m. to catch the *sampan* (small boat) (Figure 9). *Pakcik* (Uncle) Harun would have arrived in his *sampan*, he was always punctual. I would pay him five cents and he would take us to Bukom Besar. At Bukom Besar, again I needed to hurry to the ferry boarding area because it was far away, and I needed to reach it by 5 a.m. By then, everyone else from the other islands like Seking, Semakau, Bukom Kechil, Bukom Besar, and Sudong would have gathered. The ferry service to mainland was free. And I would finally reach school at about 7 a.m. By then, I was already tired – even before school began (laughs).

There was an absence of secondary schools on the islands. While each island had their own primary schools, those who, like Yat, wanted to pursue their studies needed to travel daily to the mainland. And for all the precise timing described by Yat, imagine my surprise when I was told they did not have a watch. The rooster had been their alarm clock. And yet, the morning rush, for Yat, was the easier part of a school day.

[56] In Malay, *makcik and pakcik* is used to address an older woman and man respectively, followed by their names. Usually, however, *makcik or pakcik* is shortened to *cik*. I thus address her as Cik Yat.

Figure 9: Sampan ferrying the islanders (Hans' photo collection)

After school, Yat faced another set of obligations.

> As soon as I reached home at 2 p.m., household chores would be waiting for me. I was interested in sports, but I had to go straight home. My mother would have already soaked the clothes in big basins. There were 10 of us and there were no washing machines. I was the only daughter then. It was only much later that I had a sister. She was the last one. During the dry spell, I would have to carry the laundry to the Chinese burial grounds. My father would accompany me, he was worried for me.

Yat's studies was not only affected by the long journey to school but her status as the only daughter in a large family.

> After school, I went to the *madrasah*[57]. It actually began at 2 p.m. but I would wash the clothes first and only reached the *madrasah* at 3 p.m., as though I was the *ustazah*[58] (laughs). It was nearby, the government had built the *madrasah* for us. Then, as soon as I finished madrasah at 5 p.m., I would go back to rinse the clothes. I was so tired.

Life for Yat alternated between school and domestic chores.

[57] Religious school
[58] Female Islamic religious teacher

> After *Maghrib* prayer[59], I would go to the *Quran* reading classes until 10 p.m. Then, I would watch television at the community centre till 11 p.m. And after that? I went home to sleep (laughs). So, when did I do my homework? On the ferry to mainland (laughs). My best friend, Sarinah, would teach me on the ferry. I didn't copy her work. She was the brightest student in class, but she didn't finish her studies. Our teacher was so angry when she stopped school at secondary two to get married.

Yat eventually met a fate similar to her best friend. Unable to juggle her many responsibilities and obligations, Yat decided to quit school. I wondered whether Yat and Hans' father's decision to send his children to the mainland was based on Yat's experience. All her siblings had completed their secondary education. She told me that both her parents insisted on the importance of education for their children, but I could feel her sense of injury:

> My father didn't allow me to quit school. I said I just couldn't [do school anymore]. I was worn out. There was no time to study. I was too tired […] It was worse after quitting school. So much more work and I had to take care of my siblings too.

Their dependence on her as a caregiver only increased when Yat left school.

> When I was 17 years old, my friend married an Australian and migrated there. She then returned because she wanted to matchmake her nephew with someone from the island. And she came to ask my hand in marriage, but my mother turned it down because I would have to leave Singapore and follow my husband. She said she needed me, that I was her *tunggak* (pillar). I wanted to get married not because I was looking for a life partner, but because I saw it as a way out. I was stressed and tired. At that time, all my siblings wore jeans. They were so heavy to wash, I wanted to cry.

Yat's decision to quit school was one she regretted, perhaps for life. When she made the decision however, it never crossed her mind that she would be resettled to mainland Singapore.

Precarity

Yat thought she would live in Bukom Kechil all her life and decided to discontinue her education which would later be crucial to employment - and life in general- on the

[59] Sunset prayer

mainland. I thought to myself -would there have been more systems of help available; would dependence take more acceptable forms on the islands? One thing is for sure, that she would not be living alone; it would have been an anomaly. Single Malays like Yat living on their own in flats are a minority. And single Malays over 55 living on their own are a rarity. Co-residence with children is the most prevalent form for Malay elderly in Singapore; whereas those who lived alone would be cared for by neighbours, who are treated as family (Blake and Mansur 1992; Mehta et al. 1995). Even if the same law had been applied to her on Bukom Kechil, they would still have lived close to one another. Based on Airah's account, neighbours were family and vice-versa. This might explain the shock fellow islanders had upon discovering that Yat lived alone after being told to leave the family home. The notion of 'family home' did not exist for them – home was simply family. There would also not be any worries about the maintenance of the flat in terms of utility bills and the cost of living would not be an issue.

In line with Hans' take on the importance of Yat's homeownership, Mehta, Osman and Alexander (1995) found that homeownership gave the elderly a better sense of independence in that they are not *menumpang* (boarding) in the child(ren)'s home. They preferred their children to live with them in their flat. In Yat's case however, the sense of independence is unclear because Yat did not purchase the house and therefore, did not 'own' it. Under the SERS programme, the plan is to transfer the residents of the building where she currently lives to a nearby block in the area. But it comes with the realisation that with her age, it would not be for long anyway. She shared with me that if she were to pass away, her brothers have arranged for the flat to be divided according to a will. In other words, even when Yat finally has a home of her own, it feels temporary. That is, it is less the sense of pressure she feels, but that the flat does not rightfully belong to her. It will be 'returned' to her siblings once she is no longer around. It is as if in an important sense, she is still '*menumpang*' – boarding.

Yat and Hans are siblings, but their housing lives couldn't be more different. Yat falls into two overlapping vulnerable populations, single elderly woman (Smith et al. 2015) and elderly Malays (Lee 1999). Each group faces specific problems in Singapore, where the pension scheme and housing are tied wholly to employment. The CPF

scheme presents an inadequate solution to the problem of poverty in Singapore, especially amongst the elderly women and elderly Malays (Lee 2001). While all citizens face insecurity if they lose their jobs or are unable to work either temporarily or permanently, women -especially those who are single- who have been caregivers and not wage-earners face more substantial insecurity. Women such as Yat 'either have not participated in the workforce because they were occupied by caregiving responsibilities, or they participated so little and/or at lower incomes and thus have very little in the way of savings' (Smith et al. 2015: 35). Similarly, Malay elderly tend not to be able to support themselves in post-retirement age and tend to be overtly dependent on their family (Blake and Mansur 1992). As a result, Yat relies heavily on her married siblings in old age, in the absence of her parents, spouse or children to provide for her based on lifelong reciprocity between family members. Yat however did not want to be seen as over-reliant or needy.

Requesting welfare benefits is stigmatising in all economically liberal countries where participation in the labour market is the condition for access to benefits, but is even more so in Singapore. The state moves in only as a last resort. Importantly, an ethic of 'differentiated deservedness' (Teo 2015) is created, underpinned by subsidiarity of welfare, where everyone has to take care of themselves as individuals and their families. This was why right from the start, she made it clear to me that she did not receive any social assistance because she still has family and can work part time. In addition, elderly Malays prefer to depend on family members before turning to public support. Such familial assistance has long-term implications – being a drain on present incomes and savings, and therewith the wellbeing of future generations – and lead to graver consequences for the Malays, where they constitute the most economically disadvantaged. Blake's (1992) study of elderly Malays found that 43% of the respondents lived in three-room public housing flats compared to the national average of 35.4%, and 48% of older Malays had an average household income of less than S$1,0003 a month, whilst the Chinese equivalent is approximately S$1,547.

For me, Yat is the relegated citizen because she can never feel herself to be a fully autonomous person in a welfare system that prizes both independence through formal employment and at the same time dependency on family solidarity. Some may say that

Yat remains one of the fortunate ones with family support, providing her with a home. I suggest, though, that it is sobering that the reality of housing in Singapore has rendered Yat's story as among the lucky ones. Yat must have felt the pain and perhaps betrayal, at one point in time, of living alone and thereafter being evicted by her own family. She had been asked to move out of all four on the houses in which she lived – Bukom Kechil, Semakau, Teban Gardens and Tanglin Halt - relocated by different parties, including her own family. As she seems to drift along with housing decisions made on her behalf, she continues to be affected by past and present (re)housing policies. It is not that Yat keeps losing her home, but it was never hers to start with – despite her 'homeownership'. Yat's housing biography highlights the demographics and criteria of housing in Singapore. Housing oneself in Singapore is more difficult when one is unemployed, single, female, elderly Malay in a pro-family (anti-)welfare regime. They say home is where family is. Based on Adi's, Airah's and Yat's account, the single-person household may become the norm very soon – a norm unimagined in Singapore, and especially, in the Southern Islands.

Un-homing Malays in Singapore

The housing lives of these five Malays – who are of varying ages and life courses – suggest very different stories about inhabiting and finding 'home' in Singapore as a Malay. Some convey a sense of loss, carried in the notion of home, which, following the first resettlement, is thereafter and forever felt as precarious. The impermanence and fragility of whatever stability housing – and indeed home – might offer is painful for some, more than others. Hans, the island biographer, contextualised the spatialization of the Malay community vis-à-vis resettlement within Singapore's multiracial politics and saw such state practice continued in the ethnic 'integration' policy - EIP. However, he strives to 'stay home' and 'fights' the re-developmental erasure of his island home through collecting, preserving and sharing memories of his 'great grandfather's land'. More, we see in Hans' story how resettlement was a way of forming the multiracial Singapore. I develop this in Chapter 5.

Airah, the displaced islander, seems to be impacted most by the fracturing of *gotong royong* due to resettlement. Nevertheless, she struggles to maintain the *gotong royong* way of life even today. On the other hand, relocation is sometimes embraced as an elusive vehicle for social mobility, reflecting how Malays see themselves and their place in Singapore's wider development. This suggests something about resettlement as a source of not only cultural loss but racialised inequalities. I explore this and deepen the finding in Chapter 5.

For Zee, contrary to stereotypes, as the property-minded Malay, we see how she associated participating in the house-moving culture with a real sense of agency and competence. Despite the lack of housing choices, she nevertheless assessed her own position as being as more favourable than that of her sister and those of other, poorer Malays forced to live in the rental, i.e. Malay, ghettos. The persistence of both the reality and the subjective experience of these 'Malay rental ghettos' testifies to the enduring racialised hierarchies in 'multiracial-meritocratic' Singapore's housing system (see Moore 2000). And it drives a form of racialised gentrification in the property state, something I discuss in Chapter 6.

Adi, the impossible Singaporean, viewed his choice of downgrading as an act of self-reliance – a trait he thought most Malays lack. Yat, the relegated citizen's notion of *sendirian berhad*, or self-sustenance (in the sense that she did not require government assistance), was similar to Adi's understanding of self-reliance. This is not to be confused with self-sufficiency.

Yet their housing moves and strategies – seeking to secure homeownership and housing mobility – might be seen in the context of fighting against the risk of social relegation. Home ownership is always a security: in case of extreme need, downgrading flat brings in cash for survival (although this is not even an option for rental dwellers, a majority of whom are Malays.) This runs contrary to how housing is viewed 'an appreciating asset that promotes social mobility, financial security, and a sense of pride and belonging' (Chan and Shanmugaratnam 2015: 140). Housing is seen as an escalator, a path to social mobility. And it can be. But sometimes that mobility is downwards, as when individuals downgrade to stay on the escalator. For those not

even on the moving escalator, taking a step down isn't a option, which means walking a tight-rope without any safety nets.

Relatedly, taken in their accumulation, these five housing biographies might be usefully contextualised within the wider context of the Malays' racialisation in Singapore. That is, we cannot comprehend these housing biographies without first understanding the cultural construction of the Malay generally, and in respect to housing in particular. There seemed to be a need for all five of my respondents to reconcile their housing biographies with their sense of themselves as Malays, and to do so in ways that illuminate the fate and positions of Malays in contemporary Singapore more generally. Regardless of whether they were making sense of their housing moves, or of the state's attempts over the years to position them in various ways in terms of their homes, or of social mobility and their place in Singapore's wider development, their primary frame of understanding was along racial lines.

Moreover, the stories told by these respondents suggest Malay acquiescence towards redevelopment, resettlement, and relocation. They show the different ways in which Malays experience 'un-homing', which I will explore further in Chapters 5 and 6. The social, political, and legal impositions brought about by changes in their homes shaped Malays' conception of their place in Singapore and of what they can call their home. For example, the legal form of ownership enforced by the new government on the islands caused Airah to lose the land her family had lived on for generations. The political tension between PAP and UMNO adversely affected *gotong royong* among islanders over the last years of their lives on the islands, as narrated by Hans and Yat. With Separation, islanders were obliged to see the development and resettlement policy as integral to the nation-state's survival. Such rationale continues to be accepted, even by those of my respondents who never lived on the islands, such as Adi.

On the basis of this understanding of their subjective experiences of their housing lives, the following two chapters seek to cast more systematic historical and analytical light on the structural processes of resettlement and relocation in two different periods of

Singapore's history, and on the associated subjectivation processes shaping the Malay experience of longitudinal displacement.

Chapter 5 | Southern Islanders and the making of the indigenous migrant-citizen

We might begin with something Hans told me:

> Majority on Bukom Kechil were fishermen. For them, they are not the least bothered [about class]. That's the difference between Bukom Besar dan Bukom Kechil – Bukom Besar residents are of a higher class than Bukom Kechil. I still remember when I was in primary three. I had a friend whose father was an engineer with Shell. He lived in the quarters, near our school. During recess time, he asked me to follow him home. I was like a fish out of water. It was the first time I tasted bread! When I went home, I told my mother – *Mak*, I went to my friend's house and he cut bread using a 'saw'. It was in the 1960s and they already had such cutlery. After that, I told myself, 'I can't stay this way forever - forever at the bottom'.

This encapsulated, for me, how the logics of social mobility and development were felt and experienced in connection with housing policies in the Southern Islands. Thus, exploring some of the issues that arose in connection with Hans' and the other housing biographies – especially *gotong royong* and *pecahan* – in this chapter, I explore some of the workings and subjectivating logics of how these played out in the early housing policies in the Southern Islands, specifically Bukom. Exploring the relationship between *gotong royong* and some of the PAP strategies for canvassing the Southern Islands, I show how these strategies of development marked the beginning of a specific type of social democracy. The form of social democratic policy on the Southern Islands took a turn with implementation of redevelopment and oil industrial policy on the offshore islands.

This chapter sees the beginnings of Singapore as property state. Here, I show how land was first appropriated gradually on the Southern Islands. We see hints in Airah's biography, for instance when her family lost ownership of their home through a form of paper displacement, where only legal documents were accepted as proof of landownership. I then argue how the fostering of homeownership on the mainland had reduced Malays from the Southern Islands to a political minority and cultural diaspora. Forming the property state thus resulted in the fragmentation of the predominantly

Malay population, which was experienced as *pecahan*, by the islanders. In addition, it also reinforced the racialised stratification in Singapore, which ultimately resulted in un-homing the Malays in the Southern Islands - a key step in the making of a multiracial nation-state.

The dominant narrative around Singapore's 'development model' is that it has made a virtue of transforming a third-world into a first-world country in one generation. What had enabled this success in both the dominant and counter narrative has been oil and the role of oil in Singapore's economy (cf. Turnbull 1989; Barr 2019). In these tellings, the success of Singapore's oil refinery on the Southern Islands has been touted. However, little has been written about the development of the Southern Islands, about the manner and the consequences of this. More specifically, Bukom Kechil, which was key to PAP's development in the Southern Islands, has rarely been discussed, with the consequence that the histories and housing lives of those Malays who lived on the Southern Islands have also been neglected. This chapter seeks to tell this story, which is a story of how the development of Singapore's multiracial housing nation was lived by the Southern Islanders. In what follows I will examine three of the key mechanisms that underpinned the relocation of the Southern Islands Malays: the harnessing of key institutions, such as *gotong royong*, for political canvassing, the appropriation of the state by the land, and the tight alliance with global investors.

Gotong royong: Developing the Southern Islands

Airah saw development of Bukom Kechil as *gotong royong* because it reduced the burden of islanders. Facilities on Bukom Kechil had turned their lives around and she was grateful for the PAP support. Souvenir programme booklets were published to document the various facilities built on each island and their respective costs (PAP 1966, 1969). The affinity between its social-democratic ideology and Islam was highlighted in the preface (PAP 1969: 67):

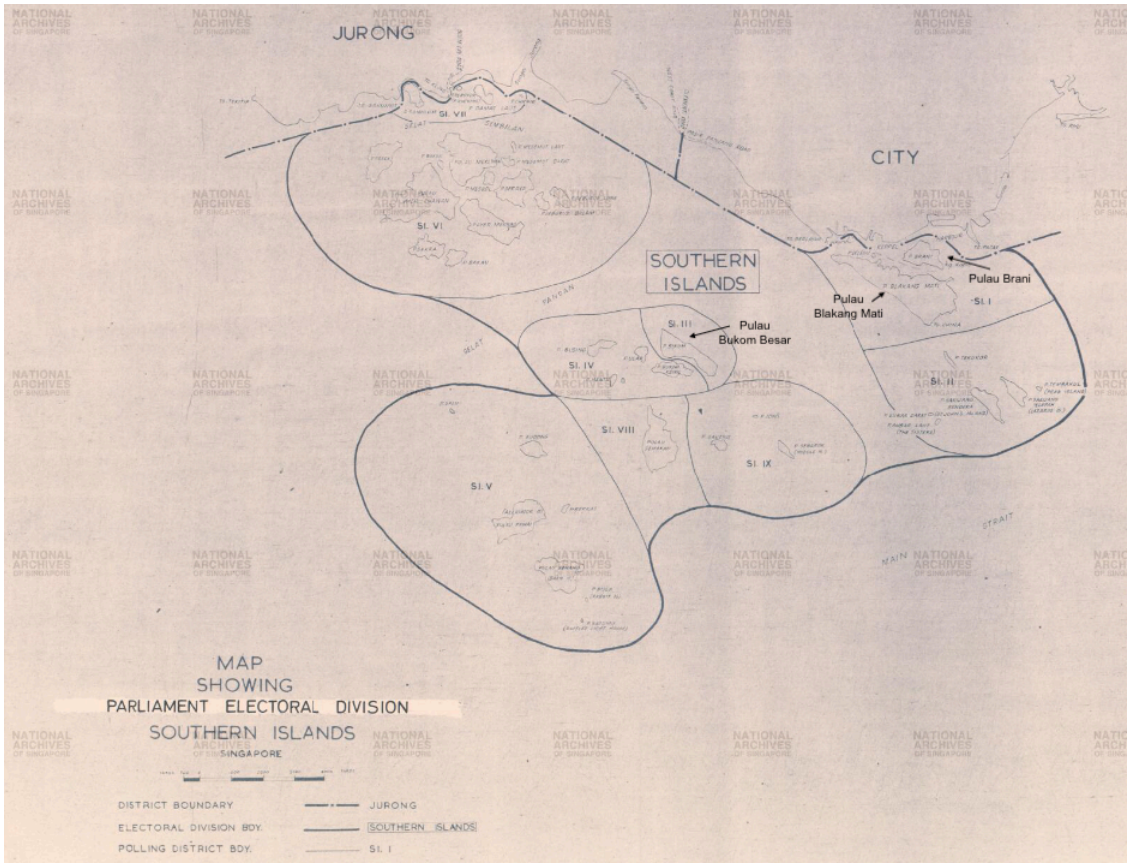
> our ideology of democratic socialism is completely in accord with Islam. In fact, the aims and objectives of socialism, which is to bring about an equal and just society where there is no exploitation of man by man and where society struggles against poverty and disease, are identical with the

> teachings of Islam, which, besides, calls for peace and understanding among peoples of all races.

Most of the Southern islanders who were Malays would also be Muslims. At the same time, *gotong royong* is highly valued and a central tenet to the lives on the island as narrated by Airah. These *gotong royong* strategies to develop the Southern Islands thus reflected the social democratic beginnings of PAP. This can be seen as one of the ways to increases buy-in to 'development' policies by matching governmental ideology with local beliefs.

Importantly, the islanders were recognised as the most socioeconomically disadvantaged. The development initiatives were based on claims that highlighted that the islanders were 'the most downtrodden people of Singapore' who have been neglected by UMNO and the former colonial government (BH 18 July 1959, ST 23 June 1959). This was based on the declining government budget and expenditure over the years - only $1 had been spent per person in the ward over the last three years (ST 5 July 1959, 22 August 1959). In 1957, only 10% of the $80,000 budget was spent and in the following year, 20% of the $60,000 budget was used. The budget was further reduced to $45,000 in 1959 (BH 18 July 1959, 28 March 1960). Uneven development was also noted across the islands. Hans had described the vast difference between Bukom Kechil and Bukom Besar in the early days. Bukom Kechil was highly dependent on Bukom Besar not only for its facilities but also for basic necessities such as fresh water. The level of development in each island depended on its voting population, and the number of voters on the few big islands - Pulau Brani, Pulau Blakang Mati, and Pulau Bukom Besar with 3,800 residents in total - were enough to control the particular Southern Islands ward (Figure 10). The result was 'truly deplorable' living conditions for most of the Southern Islands.

Figure 10: Map showing the electoral division for Southern Islands in 1959 (National Archives of Singapore)



Nevertheless, islanders such as Hans were aware on the political motives behind these development initiatives.

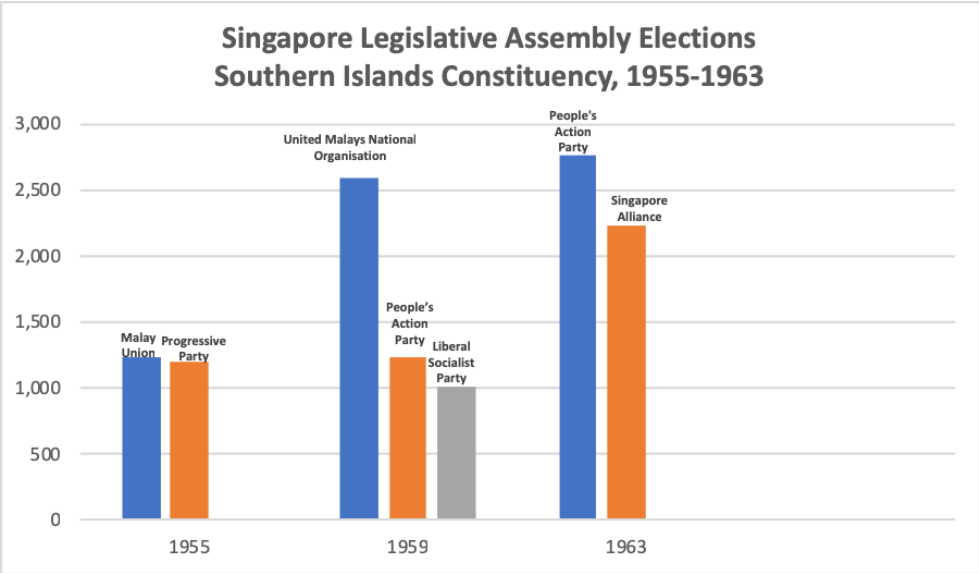
> Lee Kuan Yew was smart. He can foresee 10, 20 years ahead and plan. That's why he 'caught' Ya'acob Mohamed first and put him as the MP for the Southern Islands. This man was charismatic and persuasive. Next, he identified what was lacking in Bukom Kecil. Instead of building a jetty, he built two - but this was only for Bukom Kechil. One was facing Bukom Besar while the other faced Semakau. He had his reasons. The jetty facing Semakau was in deep waters and would make it easier for political leaders to come. The other jetty was for the islanders to ferry themselves to Bukom Besar using the *sampan*. This was how Lee Kuan Yew won the hearts and minds of the island people.

It was during the tumultuous political mobilisations in Singapore by multiple parties that PAP's blitz campaign of public service intensified in the Southern Islands. The

Southern Islands ward, made up of the southwestern islands off mainland Singapore, was created in 1955 during Singapore's first local election. The ward was regarded as a Malay ward, because of its predominantly Malay population and all the winning candidates had been Malay.

In the first election, the Southern Islands were won by the Malay Union and UMNO. Progressive Party's candidate H. J. C Kulasingha lost to Mohamed Sidik Bin Haji Abdul Hamid. This despite strong support from the newspapers describing 'King Kulasingha' as being held in high regard by his predominantly Malay electorate, even though his opponent was Malay (ST 4 August 1955). In the second election, UMNO's Ahmad Jabri bin Mohammad Akib emerged victorious. 66.4% of the 5,330 voters had been Malay. Despite forming a government with majority votes and seats, PAP's Kum Teng Hock was defeated in the 1959 elections. PAP had not won any of the three Malay electoral strongholds: neither the Southern Islands, Geylang Serai nor Kampong Kembangan. Finally, in the third and final election in which the Southern Islands were involved, the Malay candidate fielded by PAP won. It was a narrow 10.8% win by Ya'acob bin Mohamed over Ahmad Jabri bin Mohammad Akib (Table 2). Thus, one thing was becoming clear: voting had consistently been on racial lines in the Southern Islands from the beginning.

Table 2: Southern Islands' election results over the years



Rahim writes that 'promises to recognise the special status of the Malays and rectify the imbalance between the Malay and non-Malay communities, principally through educational assistance, were regularly issued by the PAP leadership after the 1959 elections' (2008: 102). The first Malay secondary school was established in 1961, and by 1965 there were thirteen Malay secondary schools (Rahim 1998). Even whilst education took up a huge proportion of the Southern Islands' development expenditure, the huge financial assistance was nevertheless linked to an absence of secondary schools on the Southern Islands. Ya'acob Mohamed highlighted the government's commitment to helping Malay youths with their education, where 268 Malay students had received the transportation financial assistance, while all 21 education bursary recipients were Malays (BH 18 March 1966). And the sum of $99,770 for students' transport financial assistances on the Southern Islands was more than eight times the sum of $12,000 spent on students on mainland Singapore (ibid.). Despite the available island bursaries, Hans observed that majority of those who moved to Semakau discontinued their secondary education. Travelling daily to mainland secondary schools was more than financially taxing.

Yat's housing biography was a testament to such circumstances. As we saw in Chapter 4, one of the main reasons Yat quit school was her long and exhausting journey to school. Unlike primary schools, where Aziz explained were a source of support for the PAP, there remained no secondary schools amidst the plethora of facilities built on the Southern Islands. Zahara mentioned safety concerns for children travelling to school by boat - a novel issue for islanders. Not only was further education discouraged among islanders, it became a push factor from living on the Southern Islands. This was important because according to Hans, low education among islanders, including the *penghulu's* family, made life difficult on the mainland after resettlement.

I suggest that these strategies to develop the Southern Islands reflected a specific form of social democracy in the area, one which omitted secondary education which was to be important to resettlement later. It might be said that PAP's success on the Southern Islands was not only due to the development of social democracy in the form of

facilities, but also to assurances from the Malay leadership as well. PAP had recognised the importance of race in developing the property state, yet it misrecognised the hierarchy within its multiracial population in the housing nation. Development efforts on the Southern Islands were launched with an emphasis on *gotong royong*, in order to court and convince the Singapore Malays that PAP was 'a genuine multiracial party supported by the various ethnic communities' (Rahim 2008: 101). This was echoed by Hans, who described PAP's political motivations as being 'to win the hearts and minds of the people'. Indeed, a campaign to clean the islands was reportedly organised in the spirit of *gotong royong*, where the National Construction Corp volunteers tasked to clean the islands were referred to as a '*gotong royong* collective' (BH 18 September 1959)[60]. Volunteerism among the PAP's task force was thus melded into *gotong royong* under the national flag, within the parameters of development discourse. *Gotong royong* helped bridge the people of mainland Singapore with the islanders as fellow 'nation builders' through their common goal of improving the Southern Islands' living conditions. And in addition, Bukom Kechil's *penghulu* reportedly praised 'the spirit of cooperation and self-help of the people of Singapore and the islands' (ST 21 September 1959).

These development strategies, which centred on Malay values, can be seen as successful in 'winning the hearts and minds' of islanders such as Airah, who regarded PAP's assistance as a form of *gotong royong*. Moreover: in order to showcase the authenticity of its *gotong royong* spirit, development efforts on the majority Malay Southern Islands harnessed Malay political leadership. The multiracial PAP sought to align itself with various traditional and political Malay leaders. For instance, PAP's development efforts in the Southern Islands was led by a Malay development minister, Ya'acob Mohamed. The choice was strategic; Ya'acob had a formidable reputation as a veteran of the Malasoyan People's Anti-Japanese Army, the Malay Nationalist Party, and *Angkatan Pemuda Insaf* (API) and former head of a Singapore UMNO branch in Bukit Panjang. Support from all 12 *penghulus* in the Southern Islands also reinforced

[60] Different Southern Islands were cleaned by volunteers from the mainland. A long list of cleaning tasks was reported on Bukom Kechil, 'rubbish was collected and burned, beaches were cleaned, coconut stumps cut, grass burned, drains dug, roads repaired, and houses whitewashed and painted. This cleaning campaign was part of PAP's efforts to tidy up and help the islanders (ST 21 September 1959).

the *gotong royong* ethos of its development policy (Berita Harian 1 July 1959, The Straits Times 23 June 1959). They had reportedly approached the PAP for assistance.

While the *penghulu's* role traditionally is to take care of the island, absorption of these local forms of leadership into the state was complete when the *penghulus* became employed (Figure 11). In line with Hans' description of *penghulus* as salaried mediators, they began to work with the colonial government as intermediaries for housing requests, financial assistance and land matters such as prevention of intrusion, encroachment and trespass on Crown lands, collection of levies on behalf of the Land Office, and recovering possession of lands in case of forfeiture (ST 8 August 1948; 2 September 1949; 1 January 1949). Their half-yearly allowances later became monthly salaries (ST 18 March 1957) and this continued with the next PAP government, which promised them an increment (ST 23 June 1959). This meant that the *penghulus* relinquished their rights to administer the land independently; and this also explains Airah's observations that living on Bukom Kechil gradually involved more extensive processes and permissions from the government.

Figure 11: Accreditation ceremony involving Penghulus and Yang diPertuan Yusof Ishak (Hans' photo collection)

These *gotong royong* efforts in developing Southern Islands also focused on religious facilities or events. The *Yang DiPertuan Negara*, or Head of State, made a first official visit to the Southern Island during the fasting month of *Ramadan*. The month was spiritually important for Muslims as it culminated in *Eid* celebrations. Like Ya'acob Mohamed, Yusof also had a large Malay following, and he had been the chief editor of *Utusan*, the first Malay-owned nationalist newspaper to reflect the aspirations and concerns of the *ra'ayat*, or citizen. Yusof Ishak had been installed as Singapore's *Yang DiPertuan Negara* in the bid 'to cloak the infant state in the swaddling clothes of Malayness' (Bedlington 1975: 134). And in his first visit, Yusof planted a stick to mark the site of a new mosque on Bukom Kechil that was built by a PAP supporter (Figure 12). In fact, this was the same mosque that Hans described as the start of a PAP-UMNO brawl. In his address, Yusof asked the islanders to cooperate with the government, and he revealed that the government would, in the very near future, supply them with water

and light, making life in the island more comfortable (ST 18 January 1960). By 1965, there were four madrasahs and a mosque on each island (BH 28 September 1965).

Figure 12: Bukom Kechil mosque and its donors (Hans' photo collection)

In summary, the early form of social democracy espoused by PAP had neglected secondary education while focusing on primary education. Two consequences emerged. First, the residents' subsequent resettlement to the mainland was complicated by hindering their opportunities for social advancement. Second and more immediately, it enabled smooth transition to next phase of the islands' redevelopment. The mechanisms under social democracy, through which it developed the Southern Islands, therefore showed an early form of majoritarian nation-building at work. And it had a decided focus on Malay-Muslims and their underdevelopment. While it did benefit the Malays, then, it prepared them neither for the subsequent resettlement to the mainland nor for life in the new property state that was about to unfold in the Southern Islands.

The property state, from the margins

While resettlement was not a new experience for the islanders on Bukom Kechil, Airah did not expect Shell to 'take' the entire island. She had observed residents being relocated from different parts of Bukom Kechil on a small scale over the years and regarded it as a sign of Shell's growing success. But she never imagined it would ultimately be at the expense of her island home. More, Bukom Kechil was 'so developed' with facilities and PAP's branch office had been located on the island, so mass resettlement was never expected. As importantly for Airah, it had always been her home. But Bukom Kechil's resettlement was significantly different from Bukom Besar's because Shell had been working on the latter since 1891 (Moey 1991) and because expansion had involved uprooting the workers' quarters and relocating them to Bukom Kechil. As a result, Bukom Kechil had always been a residential area and home to islanders such as Hans, Airah and Yat. During the post-Separation period, PAP shifted from developing to redeveloping the Southern Islands for oil industrialisation. Singapore's strongest commitment to social democracy is its universal provision of public housing (Chua 2017), specifically on the mainland. But here, the form of social democratic policy on the Southern Islands took a different turn with implementation of redevelopment and an oil industrial policy on the offshore islands.

I thus begin by examining the government's appropriation of land on Bukom, and the Southern Islands more generally. It did this in a changing political context, first through particular land legislation; second by changing the development priorities and land use on the Southern Islands; and third, in its partnership with Shell. The mechanics of land appropriation in Bukom were underlaid by the particular social, economic, and political dynamics. Relocating the local Malay population would have been impossible if land appropriation did not account for these local factors. And these in turn allow insight into the specific subjectivating logics that accompanied the development of the property state-housing nation, and into how those like Hans, Yat and Airah experienced these.

State ownership of land: From island-home to temporary occupation

The first wave of resettlement involving the islanders on Bukom Kechil was announced in April 1963. Shell's expansion implicated 5,000 people on Bukom Besar (ST 12 April 1963). According to Hans, Shell's expansion plans had removed UMNO's political base. And indeed, five months later, Singapore merged with Malaysia on 16 September 1963, and five days after this merger, Lee Kuan Yew called for a snap election. The refinery on Bukom Besar was offered as one of the reasons for the merger. And in consequence, the merger resulted in delaying the start-up of a previously approved, competing refinery project in Malaysia (Ng 2012). However, its construction, which was reported in November 1959, only began after Bukom Besar's refinery started operations. And while the merger did not last, it did give Singapore a significant head-start in the oil refining industry. Additionally, PAP had captured all three Malay wards - including the Southern Islands – as it gained a two-thirds majority. Still, PAP's victory in these 1963 elections was anything but a significant shift in Malay support for the PAP.

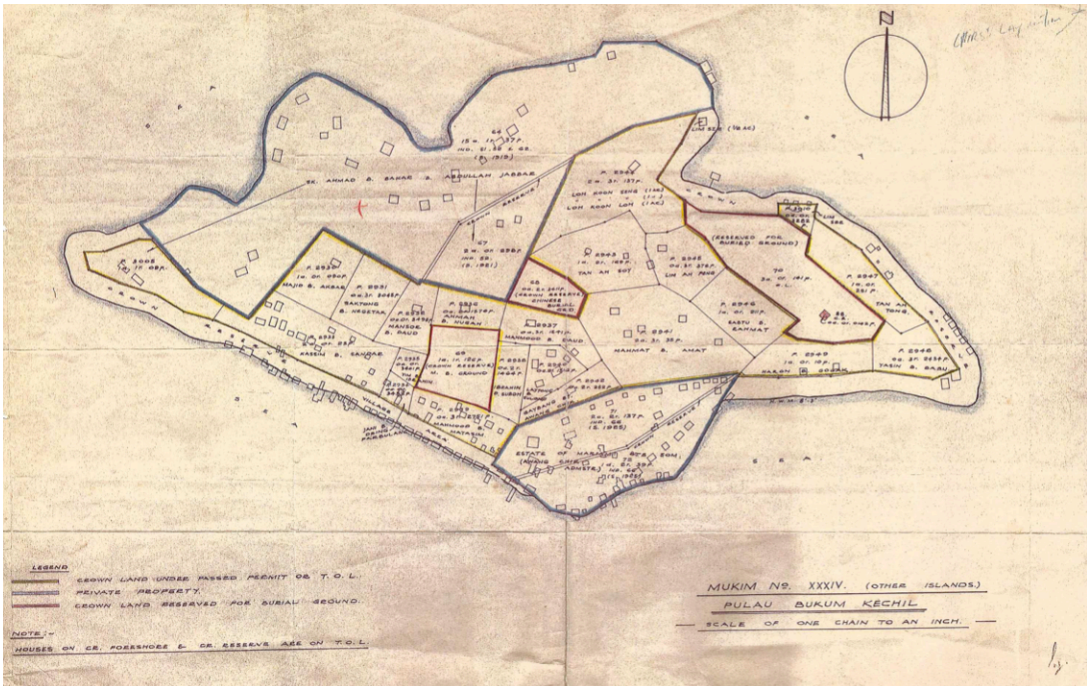
Its narrow margin of victory, particularly in the Southern Islands and Geylang Serai, suggests that there were many variables contributing to its success. Malay support for the PAP in these three constituencies was at best cautious and conditional (Rahim 2008: 103). In the Southern Islands, PAP's win could be reflective of the high approval among residents during the PAP's *gotong royong* phase, discussed in the earlier section. Nevertheless, it has been argued that PAP's win in the three Malay strongholds was due to strong backing from the Chinese community, which stems from the fear of Malay political dominance with the merger (Bedlington 1975: 190). After the union, what constituted the mainland shifted from Singapore's central island to the larger Malay dominated mainland. In the Southern Islands ward, the majority Malays had shown support not so much for PAP but for Ya'acob Mohamed who was seen as charismatic. This resulted in a split in Malay votes which also mirrored the internal divisions within the SMNO. SMNO members such as Ya'acob had defected to the PAP, and this was to be the start of *pecahan* of the Malay votes in the Southern islands.

The *pecahan* intensified with a second wave of post-Separation resettlements that similarly followed the (bigger) success of PAP's election victory. Hans, for instance, regarded the 1968 election as another heavy blow to the Malays in Singapore. This is because the results of the 1968 elections cumulated in the one-party dominance of PAP and marked the start of the government's unusual degree of control, not least over urban space. In June 1968, two months after the elections, Shell's expansion into Bukom Kechil was announced. This time, 2,500 residents were involved. If previously the Southern Islands ward was removed vis-a-vis electoral gerrymandering, the predominantly Malay islanders on Bukom Kechil met the same fate - all of the residents on Bukom Kechil were resettled due to Shell's expansion (ST 11 June 1968). In summary, Bukom Besar, UMNO's stronghold, was first removed with Shell's expansion in 1963. It was then followed by the removal of the Southern Islands constituency in the 1968 elections. Finally, Malay voting power and leadership in the area were completely razed with the resettlement of islanders from Bukom Kechil.

More importantly, Hans was of the opinion that Ya'acob Mohamed was 'sent away' so that he would not be in the way of Bukom Kechil's relocation. Ya'acob was moved to Kampong Ubi constituency and replaced by the then Minister of Social Affairs Othman Wok, who was supportive of redevelopment. This was the MP that insisted Mohammad purchase a 5-room flat and rent out the rooms later after his children got married. The Southern Islands ward was '*pecah*' or divided into the nearby mainland wards of Jurong, Pasir Panjang and Telok Blangah. As residents allegedly had moved to the mainland for employment, the stated reason for elimination was the reduction in voters (BH 22 January 1968). The 1968 relocation occurred in a post-Separation climate, with a change in Malay leadership and *pecahan* in Malay votes. In order to achieve the property state, the state needed to own most of the land in Singapore, especially its offshore islands. Importantly, state ownership of land characterising the development of the property state has to be understood within the prevailing political context. In other words, appropriation of land on Bukom, experienced as *pecahan* by islanders Hans, Airah and Yat, was carried out effectively through a combination of Shell resettlements, punctuated by the elections that were called by PAP and the separation of Singapore from Malaya.

Despite it having been their home for years, Hans, Yat and Airah had long accepted that they did not own Bukom Kechil. Before the PAP's change in the land regulation and zoning and the corresponding resettlement, land appropriation had already begun through land legislation during the *gotong royong* phase. Through the Land Acquisition Act (LAA) 1966 alone, state ownership of land increased from 31% in 1949 to 80% in 1992 (Han 2005) as the government could now acquire land 'for any residential, commercial, or industrial purposes'. The LAA 1966 thus provided the government with broad powers to acquire land, with as little as 7-day notice to landowners that the land has been gazetted. By 2010, the state had claimed approximately 90% of the nation's land by various means – the colonial regime's transfer of crown land to Singapore, the radical acquisition in the 1970s and 1980s, and extensive land reclamation from the sea, where Chua notes that 'committed to its vision of social democracy, the PAP government was very aggressive in acquiring privately held land for national development' (2017: 76). Airah had observed the increased regulation to live on the island, which included measurement of the land area, registration at the land office and permits with increased presence of PAP. State ownership of land also meant that every square inch of land on Bukom Kechil had to be accounted for and with documented proof. And the *penghulus* ensured locals' compliance with the process. Bureaucratic documentation of ownership resulted in some residents like Airah losing their land earlier. Notions of ownership shifted from inheritance and lineage to papers and proof. 'Rationalising' government practice therefore once more enabled appropriation and what I have referred to as paper-displacement in Chapter 4. When Airah started paying the annual TOL or temporary occupation licenses, it was a painful acknowledgement that they no longer owned the land (Figure 13). They had no more claim to their home.

Figure 13: Mukim XXXIV showing residents with TOL on Bukom Kechil (National Archives of Singapore)



At the same time, the resettlement occurred in a post-separation climate of uncertainty, where national development programmes were seen as reassurances towards the future of Singapore. Resettlement was previously seen as a problem in the Southern Islands, overshadowed by national survival upon separation in 1965. Separation was depicted as the young nation of Singapore - with few resources – being evicted from Malaysia, but it was later revealed that Lee Kuan Yew and Goh Keng Swee had engineered the separation and its narrative (see Chew 2015; ST 5 August 2015). During resettlements in the 1950s, the government was held accountable in parliament with regards to 'how the interests of the inhabitants of the island are being protected' (ST 9 October 1952; 4 August 1955; 22 October 1960). Subsequently, an organized collective dissent to Bukom Besar's resettlement was led by UMNO in 1963 (BH 14 April 1963). By contrast, there was very little resistance during the 1968 resettlement, and Airah described the residents feeling of vulnerability: 'we the people below could only follow' the majoritarian priorities at that time. This could be seen from the important shift in the nature of development on the Southern Islands - from developing the land for islanders during the *gotong royong* period to redeveloping the land for industrialisation after Separation. Both resettlements in 1963 and 1968 showed how

land was repurposed from residential to industrial use on Bukom Kechil, while still maintaining that this was 'development'. The idea of the property state (Haila 2016) includes land redevelopment for industrial development, and in this case, from building the first oil refinery in Singapore with Bukom Besar's expansion to making Singapore the biggest oil installation in Southeast Asia with Bukom Kechil's expansion (ST 11 June 1968). This illustrates the second mechanism at play in the resettlement of the Southern Islands Malays: the role of global investors.

Role of investors: From inhabitants of the island to residents of the Shell project

Of course, the change in land use and development priorities in the Southern Islands would not have been successful without global investors, specifically Shell. Major oil companies had previously held back from investing in refineries in Singapore due to the political instability of Southeast Asia from communists, labour unions, racial and religious unrest as well as fears of high costs and nationalization (Ng 2012). The government's active pursuit of an oil hub the Southern Islands could be seen by its economic policies and implementation. PAP introduced the Pioneer Industries (Relief from Income Tax) Ordinance (No. 1 of 1959) that reduced the tax rate from 40% to 4% for a five-year period for companies that qualified as pioneer industries. Shell was the first to be awarded such a 'Pioneer Certificate'.

> Local governments were cooperative and understanding but none more so than in Singapore where trust between us developed quickly to the point where on the strength of a handshake with the Minister of Finance, I would commit millions of dollars' worth materials etc. towards… the refinery project, much to the consternation of the Shell 'armchair' legal who tried to insist on the paperwork first. How very different in Japan! (Ng 2012: 12)

Soon after Shell established the first oil refinery in Singapore in 1961, the huge vote of confidence led to more oil majors building refineries in Singapore. Singapore holds the world record for building a major oil refining industry from scratch in the shortest time (Ng 2012). More than just representing the start of Singapore's oil refining industry, Shell was then the single biggest investment for Singapore, which had just gained self-rule under the PAP. At the same time, Shell which had a longstanding

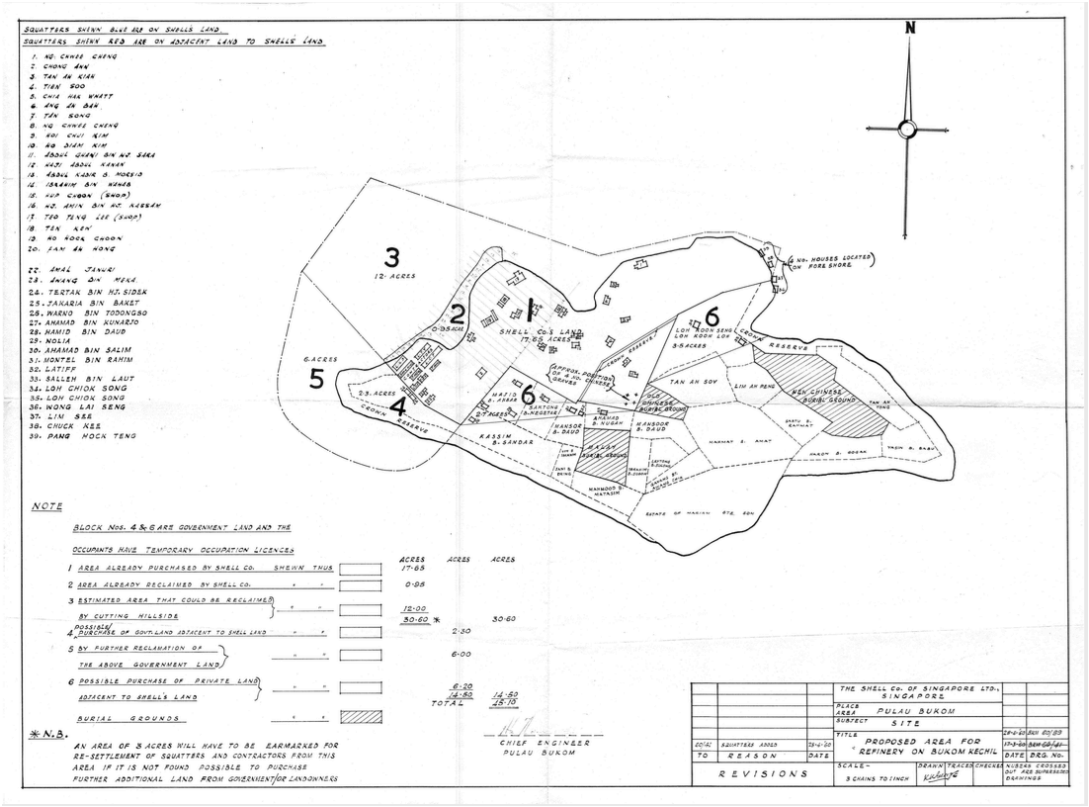
relationship with the Malay islanders facilitated the resettlement policy on Bukom Kechil and therefore, the emergence of oil refining industry in Singapore (Figure 14).

Figure 14: Islanders with a Shell staff in 1958 (Hans' photo collection)

The sense of indebtedness towards Shell for being the provider of facilities is evident in Hans, Airah and Yat's accounts. There were no grudges as Hans described Shell's managing director being invited to the farewell party. They were one of the sponsors – which Hans understood as part of their corporate welfare duties to the islanders. Airah described Shell as generous, as compared with JTC with which she later had to deal with. For instance, Shell had included their trees for compensation unlike JTC. They were dependent on the compensation from Shell to facilitate their relocation from Bukom Kechil, after their land had been 'taken away'. Yat, together with the rest of the residents from the other Southern Islands, would not have been able to attend secondary school without the free ferry to the mainland that Shell provided. Islanders were so used to the idea of Shell as the provider of facilities and basic needs that PAP had to clarify that the fresh water provided at Bukom Besar was paid by the Ministry of Development. PAP had asked Shell to allow nearby islanders access to water on Bukom Besar without limits and at any time (ST 25 September 1959, BH 28 March 1960). PAP's competition for hegemony in the 1960s harnessed its links to Shell

(Figure 15). When PAP first contested the Southern Islands ward in 1959, the candidate it fielded, Kum Teck Hock, was the president of the Shell Employees' Union and vice-president of the Federation of Oil Workers Union in Singapore (ST 29 May 1959). This was but one instance of the close relationship between capital and nation-building as a state development project.

Figure 15: Map showing residents with TOL and proposed development of land by Shell on Bukom Kechil in 1960



Evidence of this close relationship between Shell and the PAP ran contrary to official accounts downplaying the economic contribution of oil to Singapore's emerging economy (Ng 2012) as well as its role in the political development of Singapore had been neglected. The islanders previously identified as 'inhabitants of the island' (ST 9 October 1952) who 'had lived on the island for generations' (BH 27 March 1958) thus became referred to as 'residents of the Shell project' (BH 31 December 1968). In short, despite PAP's strong land legislation, this was the biggest resettlement that directly

involved the residents and PAP's strong alliance with Shell constituted the third and most important mechanism that facilitated the waves of relocation on and from the Southern Islands.

State ownership of land alone however is not sufficient, the property state is particular about its land use (Haila 2016). Firstly, there was a focus on expanding the oil industry from storage to refinery on the Southern Islands. Singapore did not have a refinery in 1960 but by 1974, it had five, with a total capacity of about one million barrels per day: Esso on Pulau Ayer Chawan, Singapore Refining Company on Pulau Merlimau, Mobil Oil on Pulau Pesek, Shell on Bukom Besar and BP on Pasir Panjang. By the mid-1970s, Singapore became the world's third largest refining centre after Amsterdam and Houston (Ng 2012). Once the oil majors were confirmed, each island was assigned a specific use to efficiently maximise its use value. Esso was persuaded to build its oil refinery on Ayer Cawan instead of Pulau Belakang Mati (present-day Sentosa) as Pulau Belakang Mati was slated to be developed into a recreational facility.

Esso's establishment of an oil refinery on Ayer Cawan allowed future expansion: as Hans' biography illustrated, this was the start of industrial development as it led to the merging of seven offshore islands into Jurong Island in the 1990s. Hans, in his housing biography, constantly reminded his colleagues that Jurong Island, just like Bukom, was an amalgamation of multiple islands through extensive reclamation work and merging. PAP reclaimed all of the Southern Islands, which Hans had described in terms of its magnitude and speed. The Southern Islands were reclaimed, their history together with their land modified beyond recognition. Importantly, expansion of the oil industry was concentrated on the southern offshore islands and Pasir Panjang, populated mainly by the Malays. This meant that the successful oil development policy resettled the majority Malay area and resulted in the demise of Malay political power and resettlement of all the majority Malay residents on the Southern Islands, described as *pecahan* by Airah. Redevelopment of the Southern Islands that characterises the *pecahan* period highlights the racial dynamics at the heart of the construction of the property state, but *pecahan* also expresses how these dynamics were understood and experienced by the islanders.

Pecahan: Fragmentation and the making of the indigenous migrant-citizen

Indeed the break-up suggested by the notion of *pecahan* not only designated fragmenting voting numbers within the constituency; it also entailed disrupting connections for the Malays and doing so on different levels – family, home, community, regions, culture. So, it is important to understand how the property state developed in tandem with the multiracial nation and particularly what this meant for the Malays and their lives. The common narratives of the property state's development often do not take sufficient account of the impact it had on the majority Malay islanders. Development on Bukom and the bigger Southern Islands had meant *pecahan* in all its forms for Hans, Yat, and Airah. The *pecahan* of the Southern Islands due to the waves of resettlement in the 1960s becomes an important housing moment that not only marks the crystallisation of the property state, but also the successful constitution of the multiracial state. During the opening of the PAP branch office at Bukom Kechil in 1966, the then Prime Minister Lee Kuan Yew highlighted he could have chosen to neglect the three Malay-majority areas, the Southern islands, Geylang Serai, and Kampong Kembangan – and he still won the election in 1963. However, it was 'important that the party worked hard for all sections of the community'(ST 4 April 1966). In contrast, PAP's future electoral successes could not be secured in Malay electoral strongholds as long as it had Malay-majority population and Malay-based parties. This was because PAP has never won more than 50% of the Malay vote, according to Lee Kuan Yew (ST 16 December 1986). Therefore, the Malay majority areas were redistributed, under the idea of a multiracial state.

While concentrations of the Malays were seen as a potential political or social force, the islanders posed a more potent risk. Their geographic proximity to other Malay majority nation-states with links to them and might have been seen as potentially threatening the integrity of the nation-state. The islanders were both geographically and socially located at the margins of the new nation. With separation, the political influence of the Singaporean Malays could no longer rely on their ethnic affiliation with the politically dominant Malay region. Yet they still had familial links with both

Malaysia and Indonesia. Chua argued that 'the highest cost [of citizenship] is paid by the Malays, given Singapore's geographical proximity to Malaysia and Indonesia, the contiguous ancestral homeland of all Malays' (Chua 2003: 66). The cost here alludes to the separation or *pecahan* that Airah experiences from her home and fellow islanders. Not only were the islanders relocated from their island-home, but they were also fragmented across the mainland. Moving the islanders further away from other Malays in other countries, however, did not make them any less indigenous.

The historical erasure of *Nusantara*[61] as a Malay home functioned to render everyone in Singapore a migrant, especially the indigenous Malays. This was in line with Singapore's characterisation of multiracialism as consisting of 'separate but equal' races. Resettling the islanders from their homes breaks Singapore's chain to its Malay history. Home before the multiracial housing nation was the wider *Nusantara* that corresponds historically to the Indonesian and Malay sphere of influence. In a study by Nurliza Yusuf, her informant described the Malay Archipelago as 'a big house', where 'the Malays in Singapore *hanya tukar bilik* dan *bukan tukar rumah* (are merely changing rooms and not changing houses)' (1986: 5). This reflects their pan-Malay consciousness, specifically Singapore's place in the *Nusantara* or Malay world. In addition, the history of Separation as 'being kicked out of Malaysia' participated in the replacement of a shared regional and Indigenous Malay identity between Malays in Singapore and Malaysia by postcolonial national identities (Chua 2003). The Malays in Singapore have even been referred to as a cultural diaspora, not least because of the Southern Islands, whose development had ravaged their only recently documented history.

Despite its separate but equal multiracialism, migrants are valued according to their contribution to national development. Occupying the bottom socioeconomic strata of society, Malays feel a lack of 'indigenous' entitlement vis-à-vis their insufficient contribution to the nation. This potent mix effective slows the pace of Malay social

[61] *Nusantara* refers to the regional Malay world that includes but is not limited to Indonesia, Malaysia, Singapore.

inclusion and continues the Malay displacement. At the same time, resettlement was justified in terms of preventing Singapore from having Malay-Muslim deprived areas.

> Resettlement started in earnest after the riots in 1969. A decision had to be made on whether to resettle Malay Singaporeans into high-rise flats together, or to disperse them throughout the island. After months of soul-searching, the conclusion was to disperse the Malays. The fear was that if they were resettled as a group, although they would be in a new town, after a while, this new town would become a new town version of Kampong Ubi or Geylang Serai or Kampong Kembangan. During an election when candidates hit that new town, they would know that they were in a Muslim area or Malay area. The danger was that the town might pervade a sense of deprivation because the shops would be poorer, the hawkers would be less wealthy and so on… The old guard leaders have no doubt today that they made the right decision then (Business Times 22 January 1988).

I thus argue that resettlement was not just fragmenting the Malay ward but un-homing this indigenous community into the new unequal multiracial housing nation. It un-homed the Malays on many levels, disrupting their links to the surrounding Malay region, island community, family, and culture. The second level of un-homing was Malay resettlement to the mainland, and to homeownership, which adversely affected the community and added new layers to the experience of un-homing, whilst reactivating past ones.

Chua discusses the four socio-political consequences of homeownership which include proletarianisation, veiling inequalities, shoring up family, and extracting political support (2017: 82–6). I extend this to show the racialised and disparate impact of homeownership which reinforced the generational inequalities. Instead of extracting political support from residents, even before being rehoused on the mainland, Malay political support had already been significantly reduced. When asked why there was no resistance to Bukom Kechil's resettlement, Hans replied that, 'before PAP fragmented the Southern Islands constituency, they sent Ya'acob Mohamed to be an ambassador to other countries. So that there would no longer be a voice for the Malays'. They seem to trust and depend on Ya'acob to champion their issues. Ya'acob was however replaced by another MP, Othman Wok, who they regarded as not sympathetic to their concerns including Bukom Kechil's resettlement.

Second, Chua writes that, 'for the first three decades of the public housing program only families were eligible to purchase new subsidised flats as the HDB (and the government) did not want to facilitate the break-up of families' (2017: 84). In the case of the Southern Islands, families were broken up as various resettlements took place. The families on Bukom Kechil were broken up as they had to choose different locations due to their budget and preference to remain on the islands as much as they could. They did neither knew about nor expected to be resettled to the mainland eventually. In the case of Airah and Yat, their housing lives seem to show the extreme consequences as they ended up living alone. HDB also contributed to growing inequalities in the sense that 'all towns and their residents are equally served without discrimination' in each public housing estate, 'which reduces the visibility of social and economic inequalities among the residents' (Chua 2017: 83–4). My data further suggests that this fostered specifically racialised inequalities among the socioeconomically disadvantaged islanders, predominantly Malays, who were prepared neither emotionally nor financially for the new way of life and resettlement onto the mainland. Hans told me how he was sad because no one from Bukom Kechil was able to attain university education in the 1960s and 1970s. He saw how they struggled to eke out a living on the mainland with low educational attainment.

The five housing Malay lives were caught in the interstices of the parallel development of the property state and the multiracial housing nation. The (re)development of Southern Islands shaped the multiracial nation-state in its early years. This meant Malays became a political minority and with this, the collective loss of identity rendered them a cultural diaspora. The subjectivating logics guiding the fragmentation of the Malay ward and polity or majoritarian nation-building might be most visible through how development was experienced as *gotong royong* and *pecahan* in different moments.

In order to understand the Malay resettlement from the Southern Islands, we need to go further than noting the centrality of land control and land legislation in building the multiracial base of the housing nation, and explore the mechanisms at work in this resettlement. As I have shown, this involved harnessing Malay leadership and values, as well as making corporate alliances and forming a political partnership with oil

refining industry in the changing electoral context. These three mechanisms thus marked the beginnings of the formation of the property state-housing nation. At the same time, the waves of resettlement from Southern Islands show the beginnings of universal homeownership, something as being at the core of social democracy and anti-liberalism in Singapore. For the Southern Islanders, however the development of the property state-housing nation involved the indigenous question as the people to displace. These early experiences of un-homing through resettlement are echoed in some ways by new state relocations. And for those who have lived through both rehousing policies, these previous experiences only serve to innerve these more recent ones. In the following chapter, I look at other aspects of the property state-housing nation that contribute to variants of un-homing processes experienced by residents of Tanglin Halt involved in SERS.

Chapter 6 | Malay homeowners become property-minded migrant-citizens

As we saw in Chapter 4, Zee had identified the people with the 'real housing problem':

> As a matter of fact, if you really want a problem, talk to Rita (her sister) because she was from the interim housing rental flats. And frankly, if you are talking about problem, I am treated so well, they were not - those who get the interim flats […] The flats are really crappy. There are two toilets but one of it cannot work, the sink was clogged. As a matter of fact, Rita moved out. And it's like a Malay ghetto. They call it a Malay ghetto. I know because those students come to me.

This showed, for me, how the logics of social mobility and development continue to be intertwined with, if not intensified by, housing policies in Singapore. Discussing some of the issues that emerge in Zee's and others' housing biographies – especially the idea of relocation as beneficial for all and *downgrading* – in this chapter, I explore several subjectivating logics prevalent in the SERS programme in Tanglin Halt, one of the first high-rise developments in Singapore. Exploring the relationship between *upgrading* as a PAP strategy for both political legitimacy and social engineering through homeownership, I show how these strategies of (re)development regarded as aspects of social democracy by the PAP, seem to result in disparate impact for Singapore's different communities.

Here, I show how land was redeveloped in Tanglin Halt whilst enveloped in a culture of property-mindedness. This fourth aspect of the property state is a result of the three dimensions of the property state discussed earlier – state ownership of land, mix of market and state, and fostering homeownership. For instance, despite being aware that homeownership did not guarantee exclusion from future state relocation in Singapore, Hans insists that Yat own a flat as a form of economic security. And when she had settled into her fully paid one-room flat in Tanglin Halt, she was relocated again by SERS. I then show how the fostering of property-mindedness on the mainland pushes Malays in Singapore to accept the ongoing 'universalist' relocation policy. We see hints of this in both Zee and Adi's biographies, for instance, when they view SERS favourably, respectively as privilege and as opportunity. Sustaining the property state

thus seems to result in a material and subjective struggle among Malay homeowners, a struggle which is in some ways similar to un-homing processes. And yet, seen as property-mindedness, their housing decisions are framed in terms that suggest agency, even when it appears to be stolen by 'fate'. In addition, property-mindedness reinforced and naturalised racialised stratification in Singapore. As such, I argue that the culture of property-mindedness is linked to the broader discourse on housing as an infrastructure for social mobility, and as such, it functions to support relocation and the unequal socio-racial transformation of space.

The political appeal of economic growth: Upgrading Tanglin Halt

Yet this racialised dimension is not widely acknowledged. Zee, for instance, could not wait to move from her 3-room resale Tanglin Halt flat to a brand new 4-room flat through the SERS exercise. This was in line with the narrative characterising SERS as being well-received by residents. SERS had been launched by the Housing Development Board in the 1995 National Day Rally as part of the Estate Renewal Strategy (ERS). Estate rejuvenation had begun as a key emphasis of Singapore's public housing policy in 1989. There was a shift in HDB's aims (Goh 2005: 62) - from that of providing 'the basic amenities for comfortable living' espoused in 1970 by then minister E.W. Barker (HDB 1970: 3), the HDB's mission in the 1990s was increasingly forward-looking and ambitious: to meet the 'aspirations of an affluent society' by providing 'better quality homes' and 'a quality living environment'.

SERS organises regular resident satisfaction surveys and these have registered continually high scores favourable to SERS. An HDB survey of 890 households affected by SERS in 2000 and 2001 found that 85% supported the scheme when it was first announced and 90% were in favour of it by the time they had moved into the replacement flats. The focus of official communications about SERS and relocation has been on older residents who are the least residentially mobile. According to Melvin Yong, Chairman of Tanjong Pagar Town Council:

> At Tanglin Halt where we have some of our oldest residential blocks, flat owners were happy to participate in the HDB Selective En Bloc

> Redevelopment Scheme. Many chose to select the brand-new flats being built in the rejuvenated Dawson Estate[62].

A 74-year-old resident is depicted as favouring brand-new flats in rejuvenated estates, 'my neighbours and I are all really happy. Why wouldn't you want a new flat' (The Straits Times, 28 June 2014). And those who lament having to move are comforted by the fact that 'at least we [long term neighbours] can all move together and won't be alone' (ibid.). The higher number of elderly residents, along with their long-term needs, were recognised in these estates.

Unlike earlier resettlement policies, SERS is characterized as a form of relocation that is not disruptive. It is the proximity of the replacement flats to the old flats that allows the government to claim that no uprooting takes place (Figure 16). Great emphasis is placed on the state being highly selective of the area based on three main criteria: (i) high redevelopment value, (ii) availability of nearby vacant alternative site for replacement flats, and (iii) age of building (Ho et. al. 2009). The process is as follows: first, new 30 to 50-storey blocks are built on vacant sites in the vicinity, sold to the tenants or lessees of the flats targeted for demolition, and old flats are only demolished after the tenants have moved into the new flats. This is so that it would not disrupt their routines in the neighbourhood. Financially, residents are compensated at prevailing market prices for the old flats plus removal expenses. They are given priority in buying new 99-year lease or 30-year lease (for the elderly) replacement flats at a 20% discount in either nearby mature estates or other locations. Chua explains that few families that have been affected by SERS have protested due to these multiple benefits especially obtaining profit in cash and an absence of disruption to everyday life (2015: 32). However, outside of these state surveys, little has been written about how SERS has been experienced by the affected residents. Thus, this chapter seeks to tell this story, which is really a story of how redevelopment of Singapore's property state continues to be experienced by Malay homeowners.

[62] "Tanjong Pagar Town Council Annual Report," Tanjong Pagar Town Council, accessed January 16, 2020, https://docplayer.net/33003392-Tanjong-pagar-town-council-annual-report-2015-2016.html.

Figure 16: The close proximity between the old and new replacement flats

Adi regarded the redevelopment and upgrading of Tanglin Halt town as essential for economic growth and, equally importantly, as essential also for national survival – and this despite not being a beneficiary of these redevelopment policies. This is line with claims that Singapore's physical built environment requires constant renewal, which Adi fully supported. The main difference between SERS and other ERS improvement programmes is its relocation of residents. SERS is justified on two grounds: 'first is the need to optimize scarce land resources; second is the emphasis on providing a better housing environment than that from which the residents come' (Wong 1985: 56). The project's first aim of intensifying development has to be placed in the context of Singapore's economic model that is based on population growth. Land is recognised

as one of Singapore's most expensive resources, with space continually being at a premium. The government periodically makes projections of the size of the total population needed to sustain economic expansion. In 2001, it was announced that the population would increase, from 3.2 million to 5.5 million, and this was reached within a decade due to heavy immigration as the arrival of foreign labour had been facilitated since the mid-1970s. The projection was then revised in 2013 to an eventual population of 6.9 million by 2030. This under-estimation of population projections has been repeatedly raised by Liu Thai Ker, the former CEO of HDB and Chief Planner of URA, who called for a population projection of 10 million by 2100 (The Straits Times 2013; ChannelNewsAsia 2017). Singapore's population density is the third highest in the world. In 2017, it had 7,796 people per km^2, with an even higher urban built-up density of over 9,500 persons per km^2 (Yuen and Yeh 2011: 135). Previously, the development intensity[63] for residential development was measured in terms of density i.e. persons per hectare. In 1989, following the introduction of the new development charge system, a Gross Floor Area (GFA) concept was adopted to determine the development intensity of a building. All covered floor areas of a building if not otherwise exempted, and uncovered areas for commercial uses, are deemed the gross floor area of the building. In 2001, the land use plot ratio for the entire island was radically increased (Urban Redevelopment Authority 2001), potentially up to a multiple of three from existing density.

All of this meant that the entire island was effectively rendered as being 'under' utilised and all existing settlements became targets for intensification of use and redevelopment (Chua 2015: 32). Therefore, in the context of persistent pressure on state planners to maximise the carrying capacity of every square inch of land especially the prime areas, SERS becomes an instrument by which low-density older flats are replaced by taller buildings with 4- and 5-room flats in order to achieve better yield of land. Zee explained that before they moved into Tanglin Halt, they knew that the area was involved in SERS because of the new 40-storey replacement flats being built. She

[63] This refers to the degree of development possible within a land use designation.

commented the stark difference in height between the new and old 10-storey old blocks in Tanglin Halt. In short, relocation is viewed as necessary to accommodate anticipated population increases and more widely for economic growth.

SERS' second aim is to reinvigorate the older public housing estates by attracting younger residents and catering to the long-term needs of the residents, in particular the higher number of elderly residents in these estates. In 2014, the Minister of National Development assured that (ST 28 June 2014):

> With every new HDB town becoming more modern and better designed, there is a need to ensure that the older towns do not end up too far behind. They [affected households] will get a new modern flat with a fresh 99-year lease, with greenery on their doorstep, and panoramic views of the city and surrounding areas. I am sure they will find this attractive and exciting.

In these upgrading schemes, mature housing estates saw improvement in common facilities such as the building of multi-storey carparks, landscaped gardens and playgrounds, as well as architectural enhancements to the façade and interior of flats with fixtures which were said to rival condominiums built by private developers. SERS is thus justified publicly in the language of revitalisation and redevelopment.

Chua argues that SERS reflects the social democratic values of PAP. These redevelopment initiatives were based on the growing stock of ageing housing in the mature estates seen as needing a new lease on life. The earlier HDB estates had been designed to shelter the population and clear slums in a period of acute housing shortage, whereas SERS was set up to prevent older estates from degrading into slums in the bid to position Singapore as a global city (Li 2014). As a result, it was reported that younger generations were becoming reluctant to live on these estates, also due to increasing living standards (ibid.). More importantly, housing as an asset-based social security needed the government to maintain its value appreciation. To date, no HDB block in Singapore has lived until the end of its lease and while there is no clear government policy on this, SERS remain the only policy that has ensured this as it continues to be the only HDB programme that redevelops selected public housing neighbourhoods. This is important because HDB blocks that reach the end their lease

will theoretically have no resale value (van Eggermond et al. 2018: 16). And HDB in Singapore represents economic security.

We might see this, for instance Hans' insistence that Yat own a flat, despite the limits of homeownership. At the 2018 National Day rally, the Prime Minister promised to gradually upgrade all estates in Singapore. There is also now a spin off to SERS, called Voluntary Early Redevelopment Scheme or VERS. Instead of the areas being selected for redevelopment, residents can now vote for their estates to be relocated. As the need to upgrade and redevelop the older estates will take on greater urgency, this is not surprising - especially since one third of the flats in Singapore were built before the 1980s (Seek et al. 2016: 44). Similarly, Phang (2013) notes HDB's ongoing modernisation of older estates and SERS will become even more important then, because in cities of developed countries, new construction of housing is a small percentage of existing stock and comprises mostly high-quality housing.

Even whilst SERS is said to illustrate these social democratic strategies, it has been seen as politically motivated. The upgrading of older estates has also been used astutely as a political tool to garner votes for the ruling party during elections, prompting political commentators to term SERS as a form of 'pork barrel' politics (Pow 2013: 50). Only Singaporean citizens are entitled to upgrading subsidies, while no political opposition areas have been selected for SERS. Furthermore, SERS' benefits are tied to the status of homeowners and citizenship. There are also households that are not given any grants, such as:

1) Singapore permanent resident households,
2) households with more than one flat bought from the HDB or enjoyed a CPF Housing Grant and bought at least one flat directly from the HDB, and
3) households that owned a private property bought before the SERS announcement.

The size and type of new flat that the owners are eligible to buy are also important. Owners with a non-citizen spouse, such as Nadiah whose husband is a permanent resident, are given $15,000 but are eligible for a flat up to 5-rooms. Single Singapore

citizen households, such as Yat's, have a $15,000 grant but can only buy up to a new 3-room flat or the same flat type as the SERS flat, whichever is bigger. Therefore, the effective use of upgrading to appeal to voters can be seen through SERS. Upgrading Tanglin Halt is discussed as both universal and inclusive progress in terms of better living environment for all residents affected.

Sustaining the property state, shuffling its core

Apart from being politically driven, SERS can be seen as a mechanism for social engineering of sorts. Contrary to the ideology of upgrading, I suggest that there is only relative mobility where the last tier remains unchanged, and for some, left behind. This would refer to residents who are pressured to relocate earlier at a loss. With SERS, Adi plans to further downgrade and he faces stigma for having to incessantly do so, especially in the same area. Yet, despite actually downgrading, for Adi, SERS did not feel like a downgrade because he would soon not need that extra space as his daughter would get married and he would live on his own. As Adi's housing biography suggested, he had already taken his first 'downgrade' philosophically and had explained that a smaller house was easier for him to manage and that even that smaller house maintained maximum comfort and privacy.

According to real estate agents I interviewed, there were three categories of SERS residents and Adi falls into the second. First, most of the residents in the area would move into flats of the same type i.e. from a 3-room to a 3-room replacement flat rather than 'upgrading' to bigger flats. They added that the costing is such that a new replacement flat with same number of rooms is just about affordable but to upgrade to a larger flat was expensive. The difference between better-off and poorer residents is that the poorer will either downgrade to a smaller flat or get a flat on the lower floors. This constitutes the second group of residents. Finally, there are residents who opt to move out of the area early - usually the elderly who cannot wait five more years, households who have already bought a BTO flat earlier, divorce cases, or those in financial circumstances that require cash fast. Loh notes that many elderly persons lacked the financial means to afford the prices of the replacement flats in the locality

(2009:410). They are then replaced by new residents, who are usually young couples with a shared income of more than S$12,000 per month, and who either want to be near their family or it becomes as a form of investment so that they can sell the replacement flats five years later for profit. They can also be households who maxed out their opportunities to buy a brand new flat.

With housing blocks of rental and purchased flats between 4 and 12 stories, SERS only involves selected housing estates in the city and in its immediate vicinity, which were developed in the 1960s and 1970s. The majority of the SERS sites are located in older new towns such as Queenstown and Bukit Merah. They are clustered along the expressway to the central city. As such, they enjoy proximity to the city centre as they were built in the early stages of urban sprawl (Wang 2012: 373). With the assumption that the sizes of flats indicate the income levels of neighbourhood homeowners, the diversification of flats effectively redistributes the concentration of elderly and the low-income in its central areas, bringing in higher income, younger families through rehousing policies. This could be viewed as a form on social engineering, using the number of rooms in a flat to direct population flow. While the trend of younger families moving out of older HDB towns as they were allocated new flats in outlying new towns predominates, the younger families attracted to SERS sites would be those with high incomes. In other words, SERS prevent slums by replacing smaller flats with different sized flats, as the majority rebuilt in the estate are of bigger size. HDB has shifted from making sure flats remain affordable to catering to the needs of class-conscious homeowners and producing demand for bigger flats in terms of rooms. In short, SERS as a whole was altogether a programme envisioned by the young to benefit the young (Loh 2009: 410).

These upgrading exercises in many of Singapore's HDB estates signal a change in the function of public housing in order to position itself as a global city. They are part of a larger entwined process of social transformation in terms of housing policy, class and social mobility, governance and community value systems (Goh 2001). The global city does not tolerate urban marginality in the centre. Thus, SERS can be seen as a correcting mechanism to address the socio-spatial implications and the embodiment of rising income inequality in Singapore with the state as the urban gatekeeper. SERS

effectively functions to reshape the class composition of the selected area. There is a need to redistribute the concentration of elderly and low-income residents, even if only two blocks away, and through the ideology of mixed flats. SERS' aim is not to displace these communities out of the estate but rather to disseminate them. For this reason, then, for Tanglin Halt, SERS provided five replacement sites which would result in more varied relocation trajectories.

Secondly, they were also typically flats with lesser number of rooms. What is important is that all of the residential units in Tanglin Halt Estate before SERS were majority 2- and 3-room public housing flats. A typical block would have 70% 3-room flats, 20% 2-room flats and three 4-room flats (where the owner bought 2 adjacent 2-room flats). With the residents affected by the policy not given the option of remaining in their current flats, SERS becomes the only program responsible for targeting and demolishing flats with a smaller number of rooms, and the replacement units offered are chiefly more expensive flats with more rooms. With the first SERS exercise then, the number of 2- and 3-room flats decreased in the subzone and was replaced with a steadily increasing number of 4- and 5-room flats. This has resulted in the range of proposed housing types being enlarged, but it has also resulted in the proportion of flats with a smaller number of rooms being reduced. Thus, there has been a reduction of smaller flats across the city state, especially in the prime areas. The most significant effect of this, for the purposes of my argument, is that affordable housing units for low and middle-income households - most notably Malays - have declined together with residential mobility options.

The government's concern thus lies not only with accommodating an increasing population on a fixed amount of land, but with the distribution of its population. Especially near prime areas, the concern is also to socially balance the area. In other words, to spatially integrate different classes in the area. These gradually deteriorating estates had a high concentration of lower income and ageing populations (Joo and Wong 2008:143). The high concentration of elderly residents in the area also meant an increase in social issues. Jane, a real estate agent who find renters for residents in the Tanglin Halt area, described a normal encounter of the elderly often cared by maids, instead of their children. For instance, she encountered a flat where there was an

elderly man in a hospital bed with a maid whilst the children did not regularly visit. While housing contributes to the invisibility of the poor and elderly as flats function to contain these kinds of social problems, a concentration of flats with fewer rooms is hard to conceal in the prime areas. In the context of Tanglin Halt, these flats would be located next door to development of the world-class facility named One-north, a 200-hectacre development strategically positioned in the heart of Singapore to host a cluster of world-class research facilities and business park space[64]. 'Clearing up' the rundown old town thus took on greater urgency. The presence of a town in need of upgrading next door to a world-class facility was not only regarded as unappealing, it would discredit the reputation of a world-class Singapore especially when one who prided itself as a model for public housing.

At the same time, it had also been highlighted that such asset enhancement in older towns can be seen as a capital reinvestment measure (Chua 2015: 32). As the newer blocks of flats are usually higher and contain more flats, the HDB also has surplus units to sell after accounting for households in the old block. With SERS 'solving' the problem of declining value of flats with progressively shortening leases in old estates (ibid.), it highlights SERS' role in a systematic updating of precincts (Goh 2001: 1593). Less about the quality of housing, SERS allows regeneration of housing, neighbourhoods and towns through the renewal of housing loans and smaller homes. The government valuation of HDB land sold between the government bodies are internal, which means the information on HDB land price will never be released. It is only when the HDB land is sold by the government to top developers that the numbers would be made available on HDB website. Nevertheless, the capital continues to circulate among the government institutions.

In short, upgrading is actually for select residents where Goh notes that HDB has reconfigured some of its policies to foster upward mobility particularly among its higher-income clientele (2001:1593). Lehmann notes that SERS has significant disadvantages for social sustainability in that residents have to be resettled and existing

[64] The hub is built to support the growth of biomedical sciences, information communication technology, media, physical sciences and engineering.

community ties, which developed and evolved over decades, are destroyed and lost forever (2011: 167). This would apply to the elderly who has lived in the estate for a long time. Loh describes SERS in this respect as 'an updated version' of the government's compulsory acquisition of land for development in the 1960s. This is based on the analogy used by the-then Minister for National Development, Lim Hng Kiang, in explaining the need to carry out this relentless pursuit of modernity in the name of progress: 'adjust we must. If we had not adjusted to the redevelopment programme for farmers and squatters, we would not have been able to build modern Singapore' (cited in Loh 2009: 410).

Therefore, as we can see, the way SERS is implemented effectively redistributes the elderly and low-income residents to lessen their concentration in prime areas. The outcome of which seems to be a social engineering mechanism, which is spatially reallocating target populations, seems to be somewhat similar to the earlier resettlement policies, despite SERS' distinct characterisation as a non-disruptive relocation policy. By enticing high income young residents into these areas with its multiple benefits, SERS is different in that it 'dilutes' social problems in the area, perceived to be caused by problematic resident communities. This constitutes shuffling the core – where different residents are 'pushed' and 'pulled' into the area depending on their age and social class. And in Singapore's case, this rearrangement has become a way to sustain the property state.

From homeownership to property-mindedness

Relocation was not new to all of my protagonists and as Hans puts it, they 'cannot escape from evictions in Singapore'. Living in Singapore means getting accustomed to the house-moving culture. For Hans, Yat's present involvement with SERS in Tanglin Halt showed the limits of homeownership in Singapore. Recall that even if Yat had not moved to Tanglin Halt, she would still be affected by SERS in their Teban Gardens family home. The only difference was that Yat informs me that the islanders from Bukom Kechil were the pioneer residents in Tanglin Halt, Queenstown. Queenstown was one of the first HDB towns to be developed. The property state that

crystallised from the extensive rehousing schemes across the nation-state continues to sustain itself through a singular official rehousing policy repackaged as an urban redevelopment scheme - SERS. In addition, we see how SERS illustrates the fourth dimension of the property state: property-mindedness emerges in the interplay of three earlier discussed dimensions - state ownership of land, the mix of market dynamics and state intervention, and fostering homeownership.

Speaking the language of (property) development

One of the main reasons why Zee bought a flat in Tanglin Halt was due to the value attached to the housing units identified for SERS. One of the real estate agents described the replacement flats as 'the golden egg' because the flats were located in a hotspot area – District 10 – which would only increase in value. It was no longer about owning flats but purchasing a subsequent brand new flat. The most valued SERS 'privilege' is a new flat. This is a result of the HDB public housing rules that limits every citizen to the purchase of two subsidised new flats, described as 'two bites of the cherry'. Secondly, to get new flats one has to go through the BTO application. The BTO system requires a waiting period of three to four years. Eligible buyers who want to shift into a new HDB apartment have to apply for units in their preferred location at specific sites. Tender for construction will be called only when 65-70% of the apartments in a specific contract have been booked. SERS thus becomes viewed as an opportunity to move into a new flat quickly for those who have maxed out their 'new flat' quota.

This results in continuous speculation around which areas will be redeveloped under SERS. Educational websites offer everyday people instructions for how to speculate SERS sites. Speculation is done by residents: not just real estate agents but everyday people. And there are real estate agents who act upon this speculation. April, a resident who was also a real estate agent, bought her flat earlier in anticipation of SERS. She added that the replacement flats are in a prime location because 'that is where all the embassies are'. As a result of SERS, older blocks in 'favourable areas' in Singapore become preferred by the property-minded. The reasons are various – the flats are more spacious, the location is more central and, perhaps most crucially, there is a higher

chance of being considered for redevelopment under SERS (van Eggermond, Erath and Axhausen 2018:16).

Nadiah, a 2-room flat owner in Tanglin Halt, noted that before SERS the selling price was $300,000. With SERS, it was $340,000 and $70,000 more than the price she paid for her flat. Once SERS is announced in an area, the value of the flats increases, and newspaper reports portray SERS flats in Tanglin Halt as selling well. Headlines are indicative of this: 'Resale market for Tanglin Halt hotting up' (i.e. becoming buoyant), 'Buyers paying premium for Tanglin Halt SERS flats' 'More than 60 Tanglin Halt SERS flats sold'. It was reported that 'Tanglin Halt flats marked for redevelopment are fetching premiums in the resale market, as buyers look forward to new replacement flats in nearby Dawson estate'[65]. It was also reported that more than half of the 61 resale units transacted over the eight months since the SERS announcement were above valuation. The narrative was that there was a long line of people who wanted the replacement flats at Dawson, which are hard to get. SERS' benefits however extended to residents who do not move into the replacement flats as the compensation alone is seen as a windfall.

The second claim in the news reports revolved around the financial incentives to sell the SERS flats. The average cash-over-valuation was S$25,000 for 2-room flats, and about S$50,000 for 3-room flats (Channel NewsAsia, 2015). It was highlighted that while 2-room units selling price were comparable to HDB's estimated compensation, 3-room units were markedly more. 2-room units have been sold for $280,000 to $323,000 on the open market, similar to HDB's estimated compensation of $283,000 to $309,000 for 2-room units (43-64m^2). In contrast, 3-room units had been sold higher than HDB's estimated compensation of S$340,000 to S$406,000, namely fetching prices from S$350,000 to S$440,000. Premiums for SERS flats sold on the open market represented a profit over HDB's estimated valuation, which thus encouraged such sales of larger flats. Despite mentioning that premiums for Tanglin Halt were

[65] Janice Heng, "Buyers paying premium for Tanglin Halt Sers flats," The Straits Times, March 10, 2015, https://www.straitstimes.com/singapore/housing/buyers-paying-premium-for-tanglin-halt-sers-flats.

lower than in previous SERS areas, these reports continued to present SERS flats as a coveted flat to own, both to buy or to sell. This is especially due to the incentive of getting replacement flats in a good central location with well-developed amenities at subsidised price within a shorter duration. How did the language fare with my affected respondents?

Zee and Nadiah were satisfied with their valuation prices. Nadiah added that the valuation price was the price she had asked for and higher than the value quoted from the brochures given by the government. She said that the 'valuation price' quoted by the government is higher than the market prices. While the level of compensation may be subject to negotiation, the right to repossession is not (Chua 2015). Even then, Nadiah was informed by a SERS officer there have not been any successful compensation appeals to date. Similarly, the decision to redevelop, which lies with the Ministry of National Development, is not subject to voting (Teo and Kong 1997: 446). As the landowner, the state reserves the right to repossess the land by compensating the leaseholders.

As homeowners, SERS residents are aware they are leaseholders, that the land on which their 99-year lease flats are built remained state land. Therefore, they try to maximise the options they have in SERS. An example of such calculation is provided by Zee's well thought-out decisions to opt out from the designated SERS replacement sites, to agree to the competitive market valuation for her flat, and thus to maximise her purchase of a resale flat through SERS. In summary, SERS is justified in terms of the prevailing property-minded culture in Singapore. It encourages relocation in the property state, which no longer becomes about homes but rather focuses instead on transactions and getting a good deal. Therefore, as we can see, both residents and real estate agents adopted in the language of development as soon as SERS was announced in Tanglin Halt. This meant navigating the numerous housing rules and maximising the SERS benefits – which are in turn determined by the resident's status, such as type of homeowner i.e. number of times purchasing a subsidised flat from HDB, type of citizenship which also included their spouses, and marital status.

Homeowners graduated to being property-minded as soon as they conversed in the language of the developer - making the best housing decision they could. While SERS may not be the only factor converting homeowners to property-mindedness, SERS had definitely pushed the affected homeowners into that cognitive frame. And perhaps those residents who were unable to understand the language of developers would be the hardest hit by the relocation. Despite Zee's assurance that everyone would be 'taken care of', Nani's situation showed there were still residents unaware of being able to ballot together with their neighbours or parents. Her 'error' was a cause of concern because there was a high chance that they would not be able to live near each other. Their balloting dates were two months apart. The reason she moved to Tanglin Halt was to live near her parents and look after them. Being well-informed and fighting for one's interests thus matters crucially to avoid being penalised in the property state. In summary, property-mindedness seemed to be a necessary trait for all homeowners, especially those affected by SERS, failing which there would be a price to be paid in the property state.

Real estate agents, agents of relocation

PAP's ability to move people into the mindset of the developer is assisted by real estate agents, who act almost as property-mindedness coaches. It was Zee's real estate agent that led her to Tanglin Halt. And property-mindedness was further cultivated as her real estate agent encouraged her to sublet her flat before moving in due to the attractive rates. The list of real estate agents selling flats in Tanglin Halt was extensive, with some specializing in SERS-affected areas and handling three to six units simultaneously. There were 80 flats advertised, an average of three flats per block: 16% were 2-room flats, 80% were 3-room flats, and 3 were 4-room flats. Residents who want to sell their flats on the open market were first asked by the real estate agents: (i) the size of flat i.e. number of rooms, (ii) where the resident would be staying next, (iii) the seller's benefit i.e. upgrade to 4 or 5 room flat and $30k grant, and (iv) if the resident had stayed more than five years, the minimum occupancy period before being able to sell or sublet the flat. These questions are posed because the answers will determine the type and price of replacement flats to which they are entitled. But real estate agents were far from passive.

Even after all the SERS-affected households were informed of their compensation valuations by SERS officers at a later stage, real estate agents continued to ask people to sell their flats. They went door to door explaining to residents the financial incentives involved in selling their flats in the market. The renewed sales pitch was to sell while they still had time. Residents would not be able to sell their flats after 31 August 2015, after which they would be 'tied down' to the HDB flat for the next 12 years. This included the construction time and the period during which one is barred from reselling when buying a new flat. Real estate agents sought to encourage SERS residents to sell their flats rather than move into the replacement flats. In short, SERS had in a way revitalised the area, even before its redevelopment. And the announcement of SERS in the neighbourhood had given these flats not just a new lease on life but even increased their value. Yet despite its appearances of fostering instrumental rationality for all, SERS did leave many behind, along the prevailing class and race hierarchy.

Un-homing ambivalences

More specifically, SERS, which Zee saw as giving housing privileges, had inadvertently created 'Malay ghettos'. Teo notes that (2018: 63):

> While rental flats for low-income persons in Singapore are not ghettoized spaces in the extreme ways that low-income housing often is in other cities and there is the absence of slums… these spaces place them outside of norms.

The state had utilised the vacated SERS flats that were pending demolition for Interim Rental Housing (IRH) programme. This can be seen to be at odds with SERS' aims of revitalising the area. The reason for upgrading the area was based on the fear that it will deteriorate further. As observed by Zee, these flats are deemed uninhabitable not only because they lack basic working facilities such as toilets but also due to the absence of 'comfort, privacy and control over their lives' (Teo 2016: 574). This is because the scheme that aims to make housing affordable requires families to co-share the flat with another unrelated household to reduce the rental costs. Families on the IRHS were made 'to be worse off than families on the Public Rental Scheme who do not have to co-share their flats' (ibid). A third factor that renders IRH unfavourable is its

precarious nature and sense of instability, in that a family would be required to move to another flat at another IRH site once the blocks are to be demolished.

There have been families however that have stayed in IRH for close to five years. The average stay at different IRH sites ranged from 16 to 21 months. This is reflected in the contracted rental period of the IRHS flats, which began with six months and has since been amended to two years[66]. Finally, the precarity isn't only temporal, but material: these 'Malay ghettos' have been described as 'ghost towns' where an absence of neighbourhood facilities has rendered it an unsafe environment (Goh and Chang 2018: 87). I recall how Hans experienced the same when they were the last to relocate from Semakau. The only difference was that they were waiting to leave their old homes for new ones, whereas IRH presented temporary homes that may become permanent. As a result, IRH are considered unhomely, or not homes in the traditional sense (Goh and Chang 2018: 88):

> The roots of their unhomeliness can be traced to the fundamental perception of home as a unit of a cohesive community, derived from the traditional HDB environment in which most of them previously resided.

If SERS seems to encourage homeowners to become property-minded, the arguably un-homing effect of IRH pushes IRH residents to not only become homeowners but also property-minded. Their passion for real estate begins with navigating the existing policies, such as the recently introduced Fresh Start Housing Scheme[67], and subsidies available to them. In other words, property-mindedness springs from plans of how to afford a mortgage with their low income in the future. Despite concerns over concentrations of racial communities, a housing scheme designed to provide temporary accommodation to those in need had resulted in a concentration of Malays

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[66] "Getting IRH to work better," Khaw Boon Wan, accessed September 16, 2020, https://mndsingapore.wordpress.com/2011/12/30/getting-irh-to-work-better/.

[67] The scheme aims to help second-timer families with young children residing in public rental flats to own flats through financial assistance and social support. "Fresh start housing scheme," Housing and Development Board, accessed January 6, 2020, https://www.hdb.gov.sg/cs/infoweb/residential/buying-a-flat/new/schemes-and-grants/fresh-start-housing-scheme.

in deprived housing areas. Nevertheless, this suggests that the property state-housing nation is free from neither homeless families nor 'ghettos'. Racial disparities remain entrenched, in spite of its upgrading initiatives and social mobility discourse.

Although she liked SERS and the way it was implemented, Zee refused to move into Dawson, the designated replacement area, as she felt that it did not suit her lifestyle. She associated Dawson, due to its physical proximity, with Holland's expatriate community and the Orchard shopping district's line of luxurious shopping malls. Not only were these areas expensive, but Zee would not be able to find the type of clothing, food and most importantly, the community she identifies with. Being property-minded thus means knowing the area of relocation well in terms of the community and lifestyle, which is tied to affordability. As a Malay, she did not feel at home in Dawson and this is reflected in the distribution of Malays in Singapore. In order to facilitate urban planning, Singapore is divided into planning regions, planning areas and subzones. There are 5 planning regions which include central, west, north, north-east and east – each spanning a mix of residential, commercial, business and recreational areas as well as containing a population of more than 500,000. These planning regions in turn are divided into 55 planning areas, where each planning area has a population of about 150,000, served by a town centre and several neighbourhood commercial or shopping centres. Dawson is located in the planning area of Queenstown, within the central region. Figure 17 shows the planning areas wherein most of the population resides. A comparison with Figure 18, which shows the distribution of Malays in Singapore, will highlight that there are very few Malays residing in Queenstown. However, Figure 19, which shows the distribution of Malays according to subzones, would suggest that Malays are generally absent from the central region of Singapore.[68]

Figure 17: Population distribution in Singapore by planning areas (OneMap.sg)

[68] Subzones with small population size would be excluded from the map.

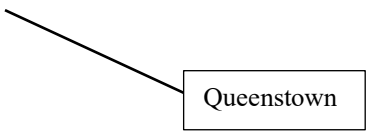


Figure 17: Population distribution in Singapore by planning areas (OneMap.sg)

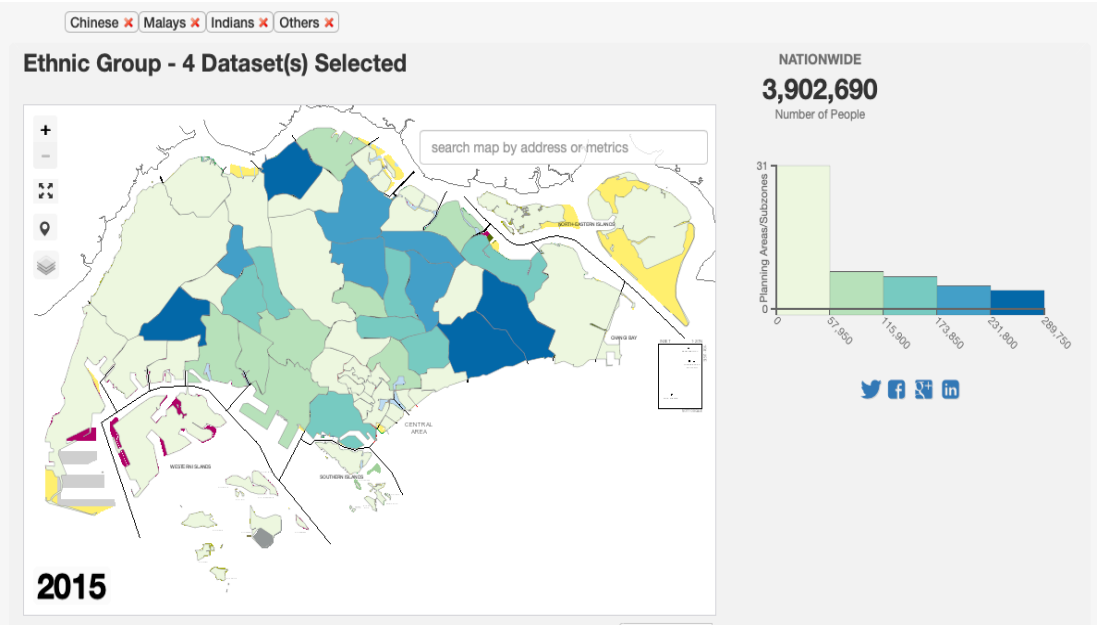


Figure 18: Distribution of Malays in Singapore by planning areas (OneMap.sg)

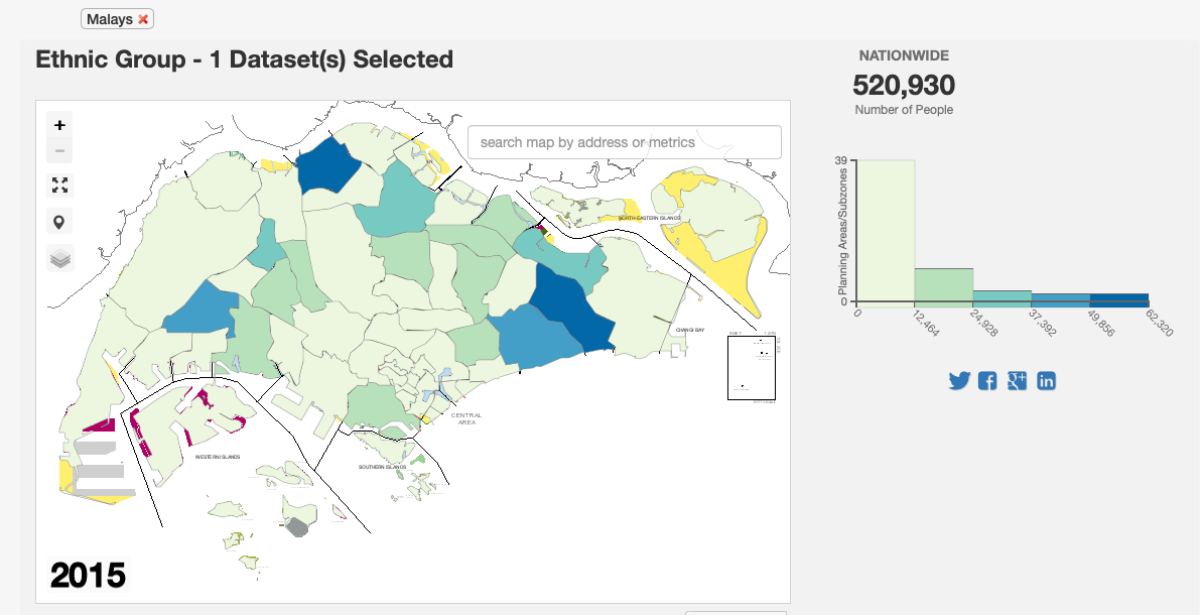
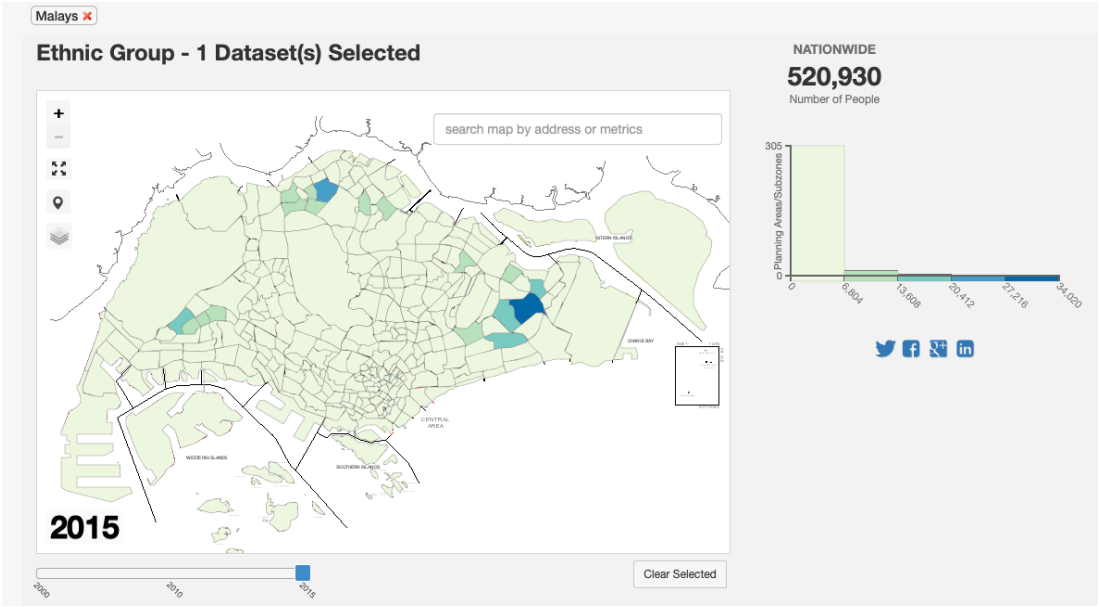


Figure 19: Distribution of Malays in Singapore by subzones (OneMap.sg)



Referring back to Figure 18, there are only two planning areas in the Central region which report a significant number of Malays residing in the area. The first is Bukit Merah which is a mature area at the city centre's fringe, with the highest number of rental housing (Table 3[69]). This means that these are the only working-class residents left in the city centre, where the upper classes dominate. I acknowledge that these are absolute counts, not percentages or proportions, with limitations that this implies, these nevertheless suggest the proportion, at least concentrations of rental flats in specific areas.

[69] "Map to find location of rental flats," Housing and Development Board, accessed January 6, 2020, https://services2.hdb.gov.sg/webapp/AA11EMAP/AA11PMainPage.

Table 3: Number of rental flats according to area (HDB)

Area	Number of rental flats
Bukit Merah	43
Geylang	27
Kallang/Whampoa	25
Ang Mo Kio	23
Toa Payoh	22
Bedok	18
Queenstown	15
Central Area	14
Tampines	9
Jurong West	8
Hougang	7
Clementi	7
Woodlands	6
Marine Parade	5
Yishun	4
Choa Chu Kang	4
Punggol	3
Sembawang	2
Sengkang	2
Serangoon	2
Bukit Batok	2
Jurong East	2
Bukit Panjang	2
Pasir Ris	1
Bishan	1

Second is the Southern Islands planning area, comprised of Kusu Island, Lazarus Island, Pulau Seringat, Pulau Tekukor, Saint John's Island, Sentosa and the two Sisters' Islands. Here there are 10 Malay men and 20 women. This is not to be confused with the Southern Islands constituency discussed in Chapter 5, which is now referred to as the Western Islands planning area and includes Bukom and Semakau (Figure 20).

In summary, Malays seem to be absent from the central region. They are only present in areas in the central region that can be said to be less developed such as the offshore Southern Islands and in the old neighbourhood of Bukit Merah that has the highest number of renters. Zee herself has opted to move out of the central region based on her sense of elective belonging. Therefore, we can see how SERS and the surrounding developments in the central region contribute to processes of un-homing Malays such as Zee. And this is reflected in the spatial distribution of Malays across the housing nation. Though subtle in its mechanisms, the distribution of Malay homes thus reflects the other side of property-mindedness, the maintenance of the social and racial hierarchy in housing.

Figure 20: Western Islands and Southern Islands planning areas (OneMap.sg)

Housing (as) social mobility, or, becoming the property-minded migrant-citizen

Despite downgrading, Adi had regarded himself more fortunate than being a Malay living in Singapore, compared to other Malay majority countries. Zee, on the other hand, was prepared to live in another country in order to afford a bigger house. Yet, she conceded to living in Singapore and considered herself privileged in comparison to the interim rental dwellers who were mostly Malays. Both Zee and Adi employ a racialised understanding in accepting the lack of affordability in housing. This was consistent throughout their narrations of their housing lives. For instance, Zee justified selecting a less expensive floor as being a 'Malay' preference of living on the ground. Due to the high-rise flats, it is hard to get the ground floors. The only people with gardens are private housing residents, a group including very few Malays. Adi accepted the prevalent state relocation as indirectly contributing to the economy in order to prevent increased unemployment for his fellow citizens. It was important for him to not simply be self-reliant alone but also to do his part for his country. And in

justifying his downgrade, he regarded his self-reliance as a Chinese trait that contributed to the success of Singapore. These Malay versions of property-mindedness, together with their justifications of revitalisation, differ from those discussed by Haila (2016), such as investing in multiple homes to get passive income. For both Adi and Zee these forms of property-mindedness are born out of necessity.

Both, however welcome SERS because of the subjectivating logic of (re)housing which lies in its social mobility discourse. Relocation is framed as universal social mobility, advancement for everyone. In other words, they view SERS through what is in effect a subjectivating logic of social mobility. This is the logic that they internalise and, in any case, have to live by since they experience social mobility, development and self-reliance through housing. With housing policy as text, social mobility, development and self-reliance become subtext. This is appealing for those in the lower socioeconomic strata. (Re)housing allows them to feel better about their lives and this in turn is experienced as a form of agency.

Property-mindedness becomes a powerful tool; it speaks of agency, it is the residents' own choice to live in the flat. It means that the state did not force them, instead as in the case of SERS, state evictions are seen as helping, as offering them more choices. And these are not just choices of affordability but also of aspiration, because while poverty impacts affordability, it sustains and sometimes even encourages aspirations. While they might not be able to choose to stay for instance, they can choose where to be relocated. It perhaps speaks of 'shared' power, where they can at least partially control their housing destiny. The idea here is that when people choose, they are able to choose better in terms of what works for them. Therefore, property-mindedness complete the imagery of homes of choice. Still, Zee's turning to fate shows how these choices are always structured and constrained.

Under the neutral policy language of revitalisation and housing, however, lies a disparate, racialised impact. This is evident in the different ways in which the language and policy thrust of SERS universalist policy was experienced by the Malays. In other words, the SERS policy has been in effect a form of capitalist nation-building, implemented under various slogans of upgrading. In contrast with the newspaper

accounts presenting SERS flats as highly sought after in the wider context of Singapore's upgrading culture, sellers outnumber buyers, as the former prefer 5-room replacement flats[70]. The general trend among flat owners in Tanglin Halt is to move into the designated replacement flats: Only 1.8% of 3480 units have been successfully sold[71]. In addition, these units did not necessarily fetch high prices because according to real estate agents, owners sold their flats only if they needed to. These owners included elderly residents who already had plans to move in with their children or downgrade to smaller units, owners who were getting divorced and those who already had BTO flats waiting for them.

Through reinvigorating the housing estate, HDB houses residents according to class, and with rehousing policies, sharpens the distinction between the housing classes. From housing people onto mainland Singapore and creating a class of homeowners, housing policies subsequently began to create classes of homes and homeowners, with rehousing policies reaffirming and sharpening the distinction between classes of housing. The redevelopment aims together with the culture of property-mindedness continue to deflect the disparate, racialised effects of relocation in the urban centres. Although the neutral discourse of revitalisation frames SERS as universalist in its application i.e. SERS applies to everyone who has flats in the area, it nevertheless has a disparate impact in the way SERS is experienced. I argue that there is an unintended racializing effect because it impacts certain communities more than others. It has a disproportionate impact on the elderly community and low-income residents, with Malays disproportionately represented in both these groups. It is not only that the (re)organization of housing in Singapore is effectuated through the current relocation policy of SERS; but it also sustains the housing hierarchy which is in turn coterminous with the ethnic hierarchy. SERS had inadvertently created Malay ghettos when the government used these unoccupied SERS flats for the IRH (Interim Rental Housing) policy, in complete apparent contrast with the SERS aim of revitalising the area. However, in a context of naturalisation of racial inequalities, such gap did not appear

[70] Or so said the real estate agents specialising in the SERS market whom I interviewed, anyway.
[71] Janice Heng, "Resale market for Tanglin Halt hotting up," *The Straits Times,* August 26, 2014, https://www.straitstimes.com/singapore/housing/resale-market-for-tanglin-halt-hotting-up.

as a limitation or failure of the programme. Nor does the ideology of the housing ladder allow for any notice to be taken of the highly unequal social and personal cost of property-mindedness for interim rental residents aspiring to become homeowners, eager to take on mortgage loans for perhaps the rest of their lives. Thus, SERS has been shown to be a core mechanism of the property state, stridently advertising homeownership as a stake in the Singaporean success story, open to all, whilst quietly maintaining the social and racial housing hierarchy, without which the meritocratic housing ladder cannot be sustained.

Chapter 7 | Unknowing my world-class home

My thesis has offered an account of the Malays' lived housing experience in world-class Singapore. We saw in Chapter 4 how they were confronted by resettlement and relocation and what these experiences meant to them. I tried to show the multifaceted ways of experiencing (re)housing through the different embodied housing subjectivities. These subject positions in turn illustrated how Malays traverse the housing landscape lined with difficulties and options. At the same time, I also showed how these subjectivities highlighted the different ways Malays experienced un-homing. Together, their stories showed the lasting effects of state housing policies and how Malays respond with constrained agency. I argued that Malays experienced longitudinal displacement as seen in their housing lives, beginning with Separation in 1965. The experience of displacement continued even when they were no longer resettled or relocated as symbolic and phenomenological displacement set in. Not being able to identify with their present home and the wider nation-state would bring about a sense of dislocation, as would the fact that they are unable to return to their former homes where they lived most of their lives or during their growing years, some of which had disappeared under infrastructure, all in the name of economic development.

Chapter 5 then described the early resettlement policies in the Southern Islands and the kinds of relationships and values that were enacted there to shape the majority Malays' housing decisions and lives. I argued that the resettlement of the Southern Islanders resulted in them becoming indigenous migrant-citizens on the mainland and I highlighted three key mechanisms for this. First, I showed how *gotong royong* or communal spirit was used by the multiracial PAP in developing the Southern Islands to gain the residents' trust. These constituted the beginnings of the subjectivating logics of social mobility and development, which were experienced in connection with housing policies in the Southern Islands. I then showed how the state ownership of land turned the residents' island home into a temporary dwelling place. Finally, the resettlement of the Southern Islanders hinged upon the close relationship between Shell and the PAP, as well as the Southern Islanders. In this process, the key features

of Singapore's property state were developed. I argued that more than just disintegrating the Malay stronghold, which was experienced as *pecahan* or fragmentation, the resettlement of the Malays from the Southern Islands contributed to un-homing processes that were key to constructing them as the indigenous migrant-citizens.

Chapter 6 explored how the Malay homeowners make their ways as property-minded migrant-citizens in their relocated spaces – homes and neighbourhoods. I argued that these upgrading exercises become a means of social engineering. I showed how the property state sustains itself by shuffling its core, namely its central planning region, in terms of diversifying the social classes. The property state cultivates property-mindedness among homeowners in Tanglin Halt by firstly, normalising the language of property development. Secondly, the real estate agents play a crucial role in fostering property-mindedness, through recruitment and a form of coaching of residents aspiring to participate in the programme. Overall, I found that SERS is upholding a universalist version of homeownership and generalised property-mindedness by masking structural and class-based inequalities. Similar to the early resettlement policies in the Southern Islands, SERS in Tanglin Halt resulted in ambivalence among the Malays in their outcomes and experience of the un-homing process. The culture of property-mindedness, located in the bigger discourse of housing as social mobility, however conceals the disparate impact caused by SERS, including the continuous concentration of Malays in uninhabitable rental housing and the likelihood of lifelong indebtedness for poor Malays aspiring to be part of the homeowners' nation. I show how the Malays understand their housing predicament through racialised versions of property-mindedness that naturalise various racialised disparities.

Overall, I hope to have made three contributions with this dissertation. My main contribution is retrieving a more inclusive story about the housing nation that has been underacknowledged. There is an added urgency in retrieving this invisible history as the generation who had lived the housing nation from the beginning will gradually no longer be present. For instance, Sazali and several important informants passed on in 2020. These biographies do not simply complicate the housing narrative of Singapore

but also introduce parts of it that have never been articulated before. Specifically, how its housing achievement has come at a price. In bringing out these absent and silenced parts, these protagonists were aware of claiming stories that made clear the sensitivity between nation-building, race, and (re)housing in Singapore. The thesis is thus a voicing of an absent history – retrieving a history that is not even erased: non-existent and never spoken. And the thesis' second contribution lies in this wider silence.

Housing biography, as a novel methodological tool in this context, becomes powerful as it seeks to unsilence. That is, it allows a silent history to speak. Housing biography helps us understand the lived experiences that embody both structural constraints and individual agency. It also allows Malays' emotions, memories, and sense of home to be captured as closely as possible and they feature the structural relationships that shape them the most. Different from a general biography, a housing biography is a specific story of individuals who lived (through) the housing nation but never spoke about it. Housing biography becomes a methodological instrument, in that it allows these individuals' voices to be added to specific conversations. I thus add these narratives to relevant bodies of knowledge on multiracial nation-building, capitalist state-building, housing, and social mobility. The chapter now turns to the thesis' third contribution to consider its implications theoretically, substantively and in terms of policy.

Theoretical implications

My third contribution is deepening an understanding of the entwined relationship between capitalist state-building and multiracial nation-building. One cannot be understood without the other and I show how this is especially important to understand in contexts of diversity through three concepts: the indigenous migrant-citizen, racialised property-mindedness, and the housing nation.

Indigenous migrant-citizens

The first concept, indigenous migrant-citizens, illustrates how indigenous communities, in this case the Malays, were turned into migrants through resettlement.

Such language captures how citizenship paradoxically enabled an indigenous community to become migrant. Malays can thus be considered as 'racialised outsiders' (Virdee 2014) in the property state of Singapore. I further develop the account of Singapore as the property state by contextualising it within processes of multiracial nation-building. My housing biographies show how race was essential in the making and remaking of the property state in Singapore across five decades. The founding co-constitution of race and nation (Marx 1998; Goh 2008) similarly took place in property state Singapore. To be clear, (re)moving the Southern Islanders who resided at the margins of the new nation – in the process of creating the property state – did not make them less indigenous. It was the erasure of the *Nusantara* home through redevelopment that had wiped out their only recently acknowledged history.

The importance of rendering Malays into migrants has to be seen in the context of the Singapore's multiracial meritocracy (Moore 2000). Turning Malays into migrants meant forgetting that the Malays are constitutionally recognised as the 'indigenous people of the state' whom the government had promised comprehensive protection in multiple aspects. This promise was made in view of the socio-ethnic stratification present at Singapore's founding. With multiracial meritocracy, each community is valued according to their role in national development. Malays feel a lack of 'indigenous' entitlement due to their apparent lack of contribution to progress. But this seeming deficiency emerged as a result of the founding narrative omitting vital periods in Malay history together with the property state hushing up the Malay casualties inherent in its making. This is further reinforced by their sustained low socioeconomic position.

Indigenous entitlement becomes a form of unearned entitlement in postcolonial citizenship. The historical baggage of the Malays however is less to do with their indigeneity. Even if pre-1819 was a sleepy fishing village, the Malays can still claim indigeneity. The issue is to do with the presentation of immigration Singapore society, where there is a need to have a subject (the Malays) that is backward in order to present the Singapore Story. The government can then claim their part in making the Malays successful, through its multiracial meritocracy. The construction of the indigenous migrant-citizen - as a consequence of constructing the property state - thus supports

the notion of a multiracial meritocracy. This highlights why capitalist development including urban redevelopment has to be examined within Singapore's multiracial meritocracy. How does this then relate to the second concept, racialised property-mindedness?

Racialised property-mindedness

If the indigenous migrant-citizen concept shows the different forms of citizenship in 'racial states' (Goldberg 2002), including the property state of Singapore, the concept of racialised property-mindedness highlights the social mechanisms that maintain its racialised hierarchies. In particular, I extend Haila's concept of property-mindedness (2017) to include class and racial dimensions by showing how Malays conceive of and experience different kinds of property-mindedness. Instead of property-mindedness for the purposes of investment or as a retirement asset, their property-mindedness was far from profitmaking – it focussed, rather, on how to afford a mortgage with their modest income, most likely for the rest of their lives.

While it is obvious how the culture of property-mindedness is the necessary disposition for Singapore as a property state to encourage endless redevelopment and relocation, its other function deflected the highly uneven personal and social cost of property-mindedness. I show how Malays themselves cope with their housing situation through racialised property-mindedness that naturalises these racialised inequalities. The way to understand the attractiveness of property-mindedness is to situate it in the wider discourse of housing as social mobility. Property-mindedness seem to suggest agency, albeit constrained, for them. If they fail, they are not property-minded enough. Yet, when their property-mindedness fails, it is relegated to fate or they compare themselves to those within their own community who are below themselves on the housing ladder. A closer examination of the property state, through the housing biographies of the Malays, however, paints a picture of structural inequality in relation to these various facades of property-mindedness and reveals a racialised pattern of homeownership and rental. In other words, the anti-liberal property state (Haila 2016; Chua 2017) needs to be understood alongside the multiracial housing nation - where both have effectively un-homed the Malays.

Un-homing has been defined as the process that disrupts links between individuals and communities, people and place, and results in displacement in various forms (Elliott-Cooper et al. 2020). I expand the notion of un-homing by not only identifying the different un-homing processes but also its different levels, scales, and periodicities. These multiple processes of un-homing had occurred simultaneously or unfolded over a longer period of time. First, conceiving displacement longitudinally (see Shin 2019) allowed me to identify its point of occurrence as well as the duration of its impact. It highlighted how forms of displacement evolved over time. Second, I was able to derive a deeper conceptualisation of un-homing through the lens of multiracial nation-building as well as capitalist state-building. Separation, which changed Malays into an indigenous minority, marked the beginning of their un-homing experiences. Un-homing the Malays, in building the property state, had laid the foundations of the multiracial nation by ensuring perpetual diversity and ethnocultural mixing in state housing.

Connections, or the severing of, is central to un-homing. Malays in the housing nation of Singapore were un-homed on multiple levels and scales. Firstly, there was a break in community ties with the *Nusantara* through Separation, and consequently their island community, family and communal culture through resettlement. Redevelopment led not only to the removal of homes, but an entire community and history of the place and its people. They were not just displaced but erased. Homeownership and racialised property-mindedness in the property state ironically had contributed to the Malay's second level of un-homing. More than just a loss of majority status in their nation-state, it resulted in economic hardship. This can be seen in how economic inequalities continue to mirror the ethnic inequalities. Malays in Singapore continue to be over-represented in domestic violence cases, marital dissolution, crime rates, drug abuse and prison population.

Housing nation

I had earlier referred to Singapore as 'the housing nation,' as it prided itself on its ability to house an entire nation within one generation. However, despite its emphasis on housing and homeownership, the two earlier concepts – indigenous migrant-

citizens and racialised property-mindedness – had shown how the housing nation had cumulatively un-homed the Malays individually and as a community. Housing the Malays can be seen as un-homing an indigenous community and creating a highly unequal multiracial housing nation. And I show how the housing nation is ultimately about continual rehousing. It is not only sustained by but also emerged from rehousing citizens after Separation from a wider regional home.

I link together processes of capitalist state-building with multiracial nation-building with these three concepts. And for each concept, while there was a dominant side of the argument, I also show how the other side of the argument was present. This third concept, the housing nation, builds on the two earlier concepts to unpack the housing nation as an urban redevelopment project. From the start, Singapore had been an urban redevelopment project, redeveloping from the *Nusantara*. It brings together two facets of redevelopment – capitalist resettlement and a notion of regional home or more accurately the break with it which highlights the racial aspects of the resettlement. It is critical to unpack the notion of housing nation that Singapore prides itself on due to the different levels of un-homing it is based on. Homes had preceded before the nation and the thesis has highlighted the foundational role housing has played in the production and reproduction of nation-state in Singapore. But what use are theories if they have no impact on reality? We turn now to these implications.

Substantive implications

Based on the empirical data, the Singaporean state can be characterised as a housing nation. However, can this concept be applied to other states? As with most nation-states, housing plays a crucial role in the (re)production of the nation-state. This is especially so for countries in the global South, especially in the East, where the experiences of industrialisation and urbanisation are highly condensed (see Chen and Shin 2019). Late-industrialized Asian economies such as mainland China, Hong Kong, Singapore, South Korea, and Taiwan took 25 years or less to attain the level of economic development that developed countries such as Germany, United Kingdom, and the United States reached in 100 to 160 years (Dunford and Yeung 2011). For

instance, Singapore was not just able to house the entire nation but achieved the status of First World in a single generation.

My analysis of housing nation could be extended to Hong Kong in particular. As a fellow former British colony and city-state, Hong Kong share many commonalities with Singapore in terms of high density and high-rise residential housing estates due to limited land resources. Redevelopment became inevitable with population growth, where Hong Kong has been referred to as an 'urban (re)development regime' (Tang 2008, 2017). Importantly, Hong Kong has also been identified as a property state (Haila 2000, 2016, 2017). This means that Hong Kong possesses similar key aspects such as substantial state ownership of land, buoyant real estate market and the disposition needed to sustain a property state. Ley and Teo (2014) discusses Hong Kong's prevalent 'culture of property', which mirrors the culture of propertymindedness in Singapore. It functions to 'obscure the working of a familiar set of class relations in the housing market' (ibid.: 1301) and create an environment where 'demolition and eviction seem to be naturalized as an inevitable part of urban life' (ibid.: 1299).

While both Singapore and Hong Kong share similar property state characteristics, important differences prevail. The population makeup and history of Hong Kong differs from the Chinese-majority Singapore that is geographically located in a Malay region – dubbed 'Israel in Southeast Asia' (see Kausikan 2019). Just like the uniqueness and non-transferability of the 'Singapore model' (see Chua 2011; Shatkin 2014), the housing nation concept might perhaps apply to Singapore alone. It is one created from and maintained through un-homing an indigenous group into a highly unequal (multiracial) society.

Policy implications

Despite the universalist rhetoric of the Singaporean state, the implications of its housing policies have been uneven, adversely impacting the Malay community. In order to redress the hidden consequences of these policies, I recommend interventions

across different levels. The first has to be acknowledgement. Fostering Malay homeownership is a component of the property state (Haila 2016: 111), which had detrimental effects on the Malays. The loss of Malay homes laid the foundation for the property state - yet for the Malays, it resulted in cultural and economic losses. As my empirical data has shown, the model of property state did not consider the 'indigenous' question of a people to displace. Retrieving more housing biographies would supplement the present aracial narrative of property state. Without these housing biographies, the Malay 'contribution' to the Singapore Story remains absent. And this would further entrench the Malay dislocation, which centres on the agony of losing a place that held one's story.

Another policy intervention must address the scarcity of information regarding its housing policies, in particular public rental housing and SERS. There needs to be more transparency on the racial representation of public rental residents. This candidness constitutes a first step toward assessing the effectiveness of multiracial meritocracy. With regards to SERS, the government's long-term plan is to 'allow more Singaporeans a chance to experience large-scale redevelopment - something previously restricted to those part of the SERS' by introducing a scheme called Voluntary Early Redevelopment Scheme or VERS (ST 22 November 2018). Unlike SERS, VERS is a voluntary scheme offered to residents of selected precincts aged 70 years and older. This means more residents will be involved in urban redevelopment and there needs to be more in-depth studies, on urban redevelopment's effect on residents, going beyond the regular SERS satisfaction surveys by HDB. More information on the existing SERS needs to be accessible for research, if not discussion. Chang (1999: 26) warns of a possible outcome in over-emphasis on the 'meritorious and "wise-man" mode of governance in Singapore':

> In the long run, pluralistic ignorance or the spiral of silence among the public may permeate the society, weakening the foundation and process for any public policy discussion to emerge openly and rationally in a way that serves the best interest of most people.

Transparency-enhancing mechanisms that involve numerous stakeholders in the society would generate numerous 'auditors' (Kauffman 2003). Because at the end of

the day, it is not the claims of 'being' a model multiracial city but initiatives that contribute to 'making' an inclusive home rich in *gotong royong*.

The more stories I wrote about my protagonists, the more I listened to their stories in order to do justice to them, the more I began to unknow my home. And in re-telling my world-class home, it became clearer to me how my home and its underlying structures had allowed un-homing practices to exist unchallenged and, in this unchallenged silence, become more entrenched. It felt like a form of violence, of a potent kind – unseen but felt, unheard but shared. Their stories resonated with me as Malay. It was as much their story that it was mine. Singapore is my home. I can identify another Singaporean in any international airports by their accent and, of course, their use of Singlish terms – a colloquial form of English in Singapore. And yet I am not so identifiable. In my university building in Edinburgh, more often than not, I am asked if I am from Malaysia. My standard response would be lined with many buts: 'I am Malay, but I am from Singapore; but you are close, Malaysia is our neighbour'. Such a response is typically greeted with a mixture of confusion, polite nods and awkward smiles. That would be my cue to just leave the subject, usually at the lift door. Constrained places are not the best places to talk about how Malays are a minority in a Chinese-majority city, in a wider Malay Archipelago. There is just no escape.

Like other major cities, Singapore is also characterized by contradictions. I still cannot get used to feeling surprised when people tell me they have heard of Singapore – in the best way. Singapore is clean, green, corruption-free, organised, 'first-world', developed, a food paradise, efficient. The stream of superlatives is endless. I did not know how to respond when the world was fed a story about my home in the midst of the COVID-19 pandemic. The hidden contradictions of this world-class city were put in a global spotlight as a result of the pandemic. Who would have thought that pandemics make space for lost stories and hidden narratives? The headline of a BBC news article summarised it all: 'COVID-19 Singapore: A *pandemic of inequality* exposed' (BBC News 18 September 2020). Another identified the Malay community as especially affected by the pandemic since they are located at the bottom of the socioeconomic ladder (Today 6 May 2020). It showed that even before the pandemic,

much of the Malay community had already been vulnerable - and had been so for many years (Li 1989; Rahim 1998).

Still, the pandemic's hardest hit community in Singapore is the migrant workers. By 6 May 2020, 87.9% of the 20,198 cases of confirmed COVID-19 in Singapore were low-skilled migrant workers. They tend to be Indian and Bangladeshi nationals (The New York Times 28 April 2020). This was due to the extremely poor and cramped living conditions in dormitories, which became flash-points for the spread of any and all infections. All of a sudden they became visible, and migrant housing became visible. Will the pandemic hold the Singapore government accountable in keeping this city – shared among migrant workers, residents, and everyone else – as a place fit to call home? Perhaps, the minimum requirement for homes is a safe place to eat, sleep at night, and go to the bathroom. During the lockdown in Singapore, migrant workers even developed a fear of visiting the toilet in the dormitories (ST 6 April 2020) In one of first media accounts noting how 'a sudden Coronavirus surge [had] brought out Singapore's dark side', the writer unravelled the 'hardest truths of the city [that] have been exposed', but which had of course always shaped Singapore life: 'the unflinching approach to importing people for hard, cheap labour and the willingness to diminish individual rights in a flood of collective good'. The chief individual right in Singapore is a right to housing. It is not that Singapore is a city without a conscience, but its conscience is only reserved for the majority, the privileged majority. The pandemic hit hardest migrant workers in public dormitories, while other Singaporean residents had the benefits of better public housing. Thus, whilst the Malay community has also been particularly vulnerable given their economic placement and housing situation, even more precarious and dangerous has been the housing situation of the housing nation's migrant workers. This pandemic has brought into sharper focus Singapore's racialised housing hierarchies, which Adi, Hans, Airah, Yat and Zee have allowed us to glimpse.

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